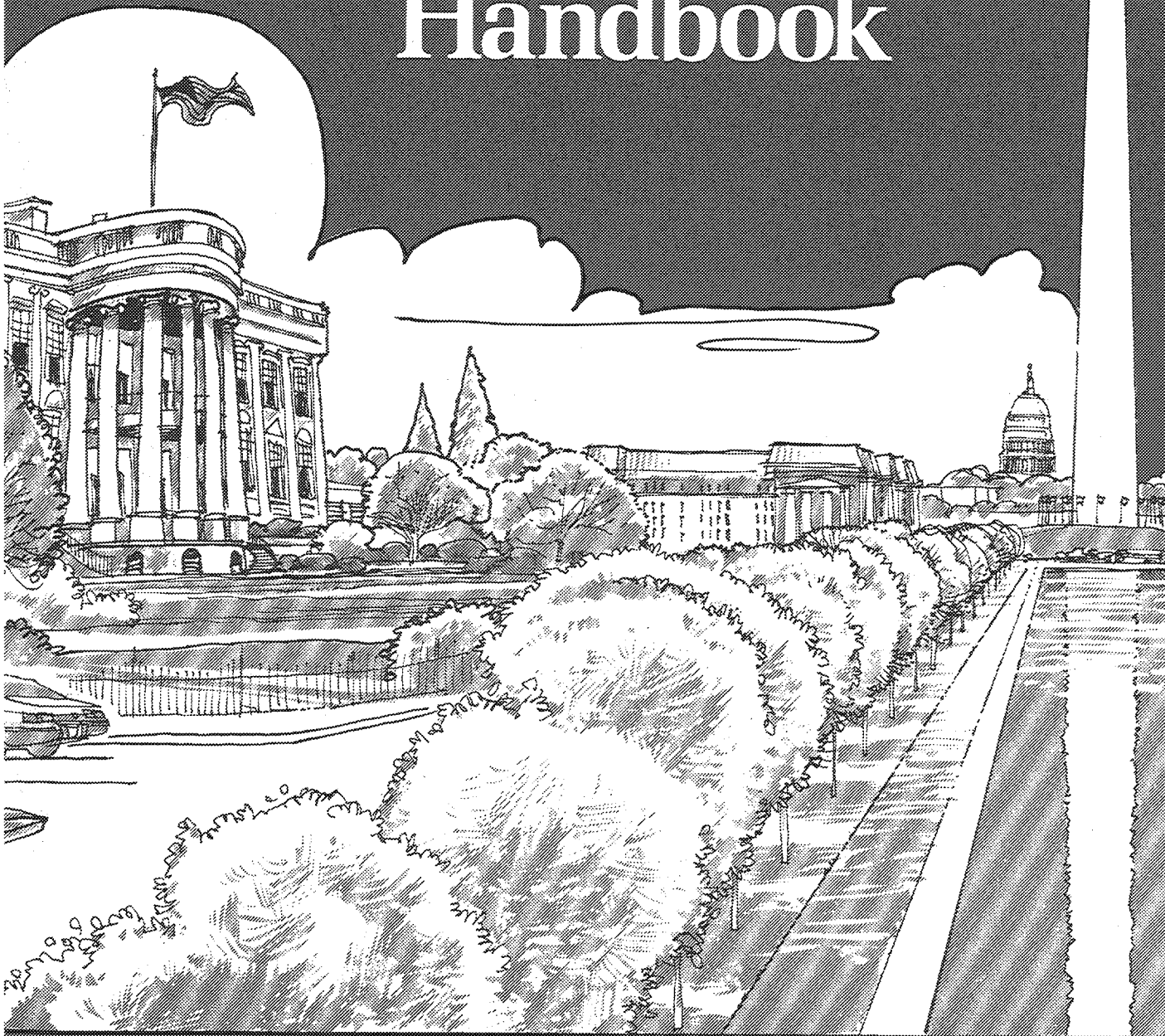
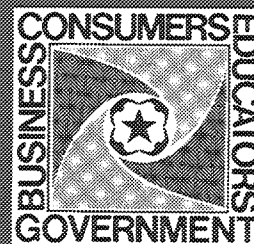


Consumer's Resource Handbook



Office of the Special Adviser to the President
for Consumer Affairs
and the
United States Office of Consumer Affairs
The White House, Washington, D.C.

in cooperation with the
U.S. Department of Transportation





Consumers should have access to a wide assortment of competitively priced goods and services produced here and abroad; accurate information on product content and care, on contractual agreements, on the cost of credit—essentially whatever facts are needed to make an informed choice. But of the greatest importance to consumers and private enterprise is protection against the marketing of goods that are hazardous to health or life, a fair hearing on complaints with appropriate remedies where justified, and dutiful consideration of consumer concerns at all levels of government.

An excerpt from President Reagan's Proclamation of National Consumers Week, April 24-30, 1983.



Elizabeth H. Dole
Secretary of Transportation



THE SECRETARY OF TRANSPORTATION
WASHINGTON, D.C. 20590

Dear Consumer:

The Department of Transportation is pleased to participate with the White House and the U.S. Office of Consumer Affairs in making this revised edition of the CONSUMER'S RESOURCE HANDBOOK available to you.

We are continually trying to improve our dissemination of information about Department of Transportation programs and services to the public. Whether you need information about automobile recalls and safety defects, planning requirements for a Federal-aid highway, or oil spills in U.S. waters, this HANDBOOK will direct you to the best source of information for help with your specific transportation problem.

We are proud to co-sponsor this publication and hope you find it useful in pursuing your individual inquiries.

Sincerely,

Consumer's Resource Handbook

Published by
United States Office of Consumer Affairs

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Special Adviser to the President
for Consumer Affairs
and Director
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1984 Edition

Additional free single copies of the *Consumer's Resource Handbook* may be obtained by writing to *Handbook*, Consumer Information Center, Pueblo, Colorado 81009.



THE WHITE HOUSE WASHINGTON

Dear Consumer:

The American marketplace has evolved over the years from a simple trading and bartering system for a small number of goods and services to one that offers consumers a rich selection of products reflecting highly developed service, manufacturing, and marketing activities. Throughout this time, we have continued to look to our international trading partners for an exchange of necessary and desired goods and services. We have all benefited from the dramatic progress of our free enterprise system.

With the increasing complexity of our marketplace, the relationship between buyer and seller is vitally important. It is one that should be based on trust and good will and the free flow of information. Not only do you as a consumer need information about your purchases, credit charges, warranties, and other important factors, but the business or professional you deal with can also benefit from hearing your views. No matter how high the quality of the product or how honest and trained the business representative, there will be times when human error or other slip-ups occur. This is when you and the business or professional most need to communicate so that misunderstandings can be quickly resolved in a mutually satisfactory way.

This *Handbook* is designed to help with this communication. The step-by-step guide on how to pursue your complaints is probably the most important section. Once you are skilled in communicating your problems, you will be in a much better position to help yourself. You will also help the business or professional who needs that feedback to make production or marketing changes that will ensure better consumer satisfaction, and thus an opportunity to keep old customers and gain new business.

One way that business has tried to increase customer satisfaction is by improving complaint handling programs. If your efforts with the business do not produce a fair result, however, numerous other resources are provided in this *Handbook* to help achieve this objective. Both industry-sponsored and government complaint programs are listed to make it easy for you to find the appropriate help.

All of these programs are intended to reduce marketplace misunderstandings and increase communication. If we all work toward that goal, relationships will be developed to the advantage of both business and consumers. The overall result will be an improved American marketplace.

I hope that this *Handbook* helps you resolve your problems quickly and satisfactorily. If you have the time, write and let me have your comments and suggestions on the *Handbook*. In that way, I'll be able to know how we can improve our services to you.

Sincerely,

Virginia H. Knauer
Special Adviser to the President
for Consumer Affairs
and Director,
United States Office
of Consumer Affairs

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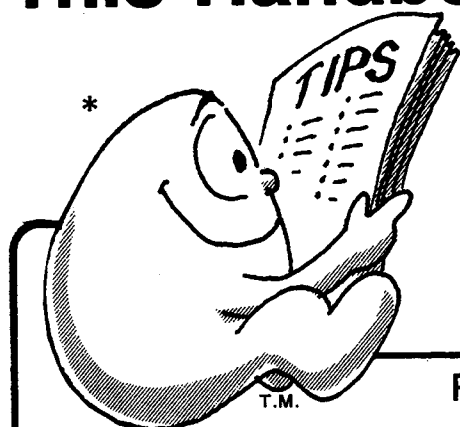
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Note: The names, addresses, phone numbers and office descriptions presented in this publication have been thoroughly checked. However, because of new legislation or reorganizations implemented after this printing, it is possible that some information may no longer be current. We regret any inconvenience this may cause.

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How To Use This Handbook



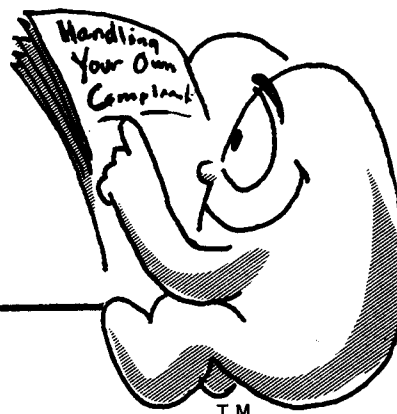
Review Tips

1. Review the tips on how to avoid consumer problems. This may save the need for future complaints. It will also tell you what documents to keep if you have a complaint and need to back up your claim.

The *Consumer's Resource Handbook* has been designed to help you avoid consumer problems, handle your own complaints if they occur, and guide you to additional sources of help if necessary. The book can also be helpful to complaint handlers when they attempt to direct you to the appropriate source of assistance.

The book contains both a Table of Contents and an Index to assist you in locating the information you need. The Table of Contents gives the headings of each section, and the Index refers you to places where a complaint falling into a particular topic area might be taken.

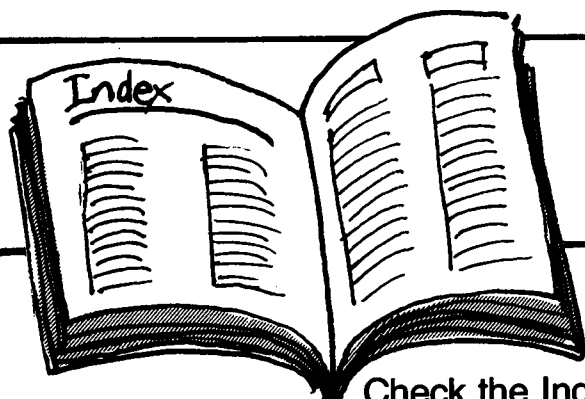
To use the book most effectively, the following procedure will help.



Read "Handling Your Own Complaint"

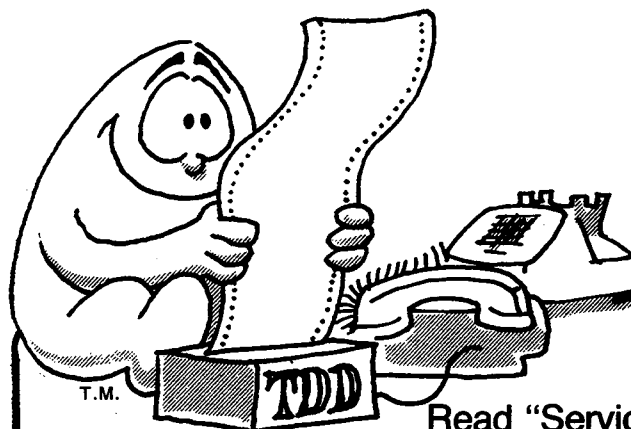
2. If you have a complaint, first try to resolve it with the person with whom you did business. The section on how to handle your own complaint and also how to write a complaint letter will assist you in your attempt to get a quick resolution.

3. If you are unsuccessful in getting your complaint resolved directly with the person with whom you did business, you can then contact the company's headquarters. A list of corporate contacts is provided in the Corporate Consumer Contacts section. The automobile manufacturers consumer contacts are listed separately.



Check the Index

4. Check the Index or Table of Contents for additional sources of help. Other industry-sponsored programs are listed such as Better Business Bureaus, third-party dispute resolution programs, and trade associations. You can also contact State, county, or city consumer protection offices or other State offices such as banking, utility, insurance, aging, and weights and measures offices. Federal agencies and services for the handicapped are also provided as important resources. The Index will be particularly helpful in finding trade associations or Federal agencies relating to your particular complaint area.



Read "Services for Handicapped Persons"

5. If you have a hearing or speech impairment and have access to telecommunications devices (TDD or TTY), refer to the Services for the Handicapped section.

If the cause of your problem may be a health and safety hazard for others, notify the appropriate Federal agency immediately (see the Index).

Tips on How To Get the Most for Your Money and Avoid Future Problems

Before Making a Purchase:

- Analyze what you need and what features are important to you.
- Compare brands. Utilize word-of-mouth recommendations and formal product comparison reports. Check with your local library for magazines and other publications containing consumer information.
- Compare stores. Look for a store with a good reputation and take advantage of sales.
- Check for any additional charges, such as delivery and service costs.
- Compare warranties.
- Read terms of contracts carefully.
- Check the return or exchange policy.

After Your Purchase:

- Follow proper use and care instructions for products.
- Read and understand the warranty provisions. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office to find out. A listing of these offices begins on page
- If trouble develops, report the problem as soon as possible. Do not try to fix the product yourself as this may void the warranty.
- Keep a record of efforts to have your problem remedied. This record should include names of people you speak to, times, dates and other relevant information.
- Use this *Handbook* to find out where and how to get your problem resolved.
- Clearly state your problem and the solution you want.
- Include all relevant details, along with copies of documents (proof of purchase).
- Briefly describe what you have done to resolve the problem.
- Allow each person you contact a reasonable period of time to resolve your problem before contacting another source for assistance.

Handling Your Own Complaint

Even in today's complex marketplace, you should expect quality products and services at fair prices. When something goes wrong, however, you need to let the company or professional know about your problem. Not only is this the fastest way to get your complaint resolved, but it also gives the company a chance to keep you as a satisfied customer and gain new customers by learning from mistakes. Most companies welcome this opportunity.

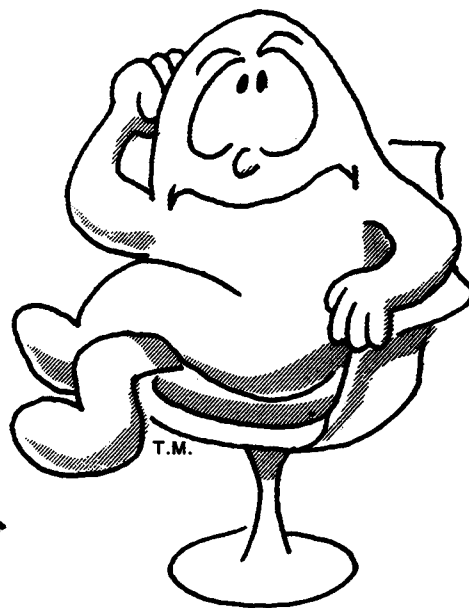
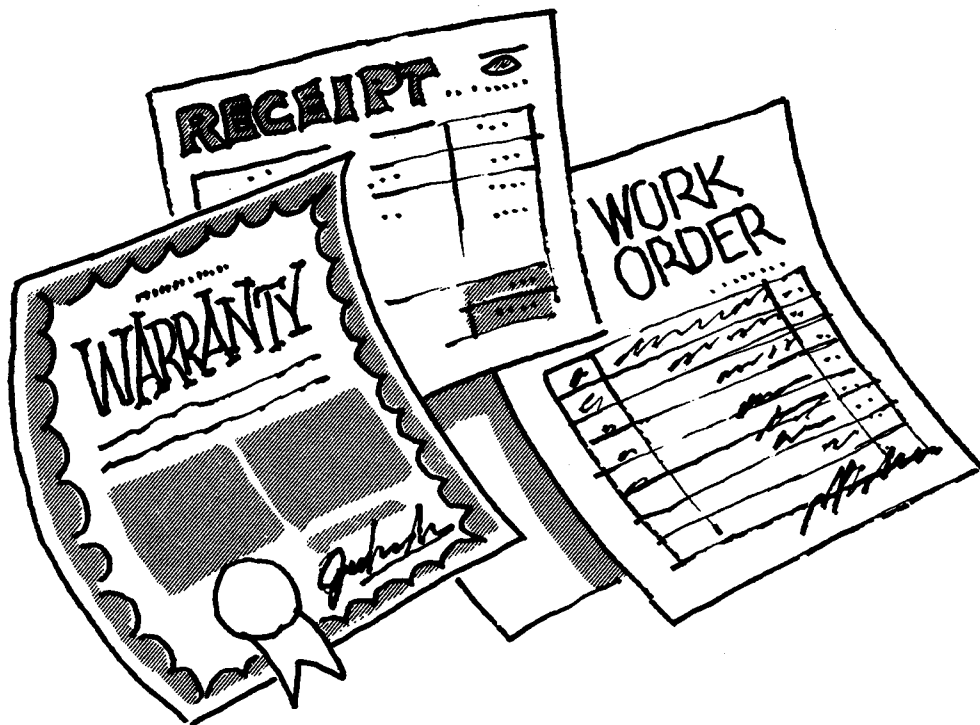
Handling your own complaint is easy. We recommend the following steps:

Identify Problem

Identify the problem and what you believe would be a fair settlement. Do you want your money back? Would you like the product repaired? Will an exchange do?

Gather Documentation

Gather documentation regarding your complaint. Sales receipts, repair orders, warranties, cancelled checks, or contracts will back up your complaint and help the company solve your problem.



How To Write a Complaint Letter

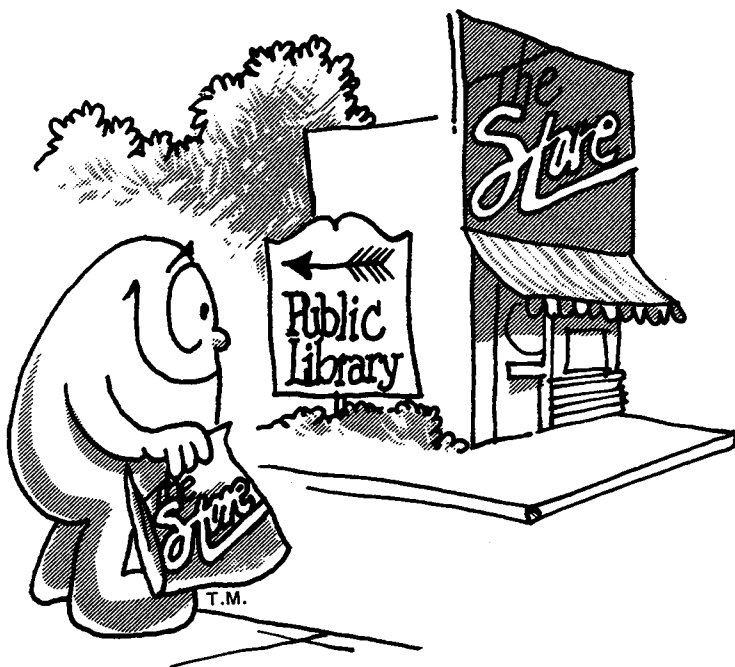
Where To Write

If you have already contacted the person who sold you the product or service or the company is out of town, you will need to write a letter to pursue your complaint.

For a listing of many corporate consumer contacts and their addresses, see page 11.

If you need the president's name and the address of the company, first check in your phone directory to see if the company has a local office. If it does, call and ask for the name and address of the company's president. If there is no local listing, check *Standard & Poor's Register of Corporations, Directors and Executives*. It lists over 37,000 American business firms and can be found in most libraries.

If you don't have the name of the manufacturer of the product, check your local library for the *Thomas Registry*. It lists the manufacturers of thousands of products.



Go Back To Where You Made The Purchase

Contact the person who sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. If that person is not helpful, ask for the supervisor or manager and repeat your complaint. A large percentage of consumer problems are resolved at this level. Chances are yours will be too.

Don't Give Up

If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, write a letter to the person responsible for consumer complaints at the company's headquarters. A listing of many of these companies begins on page 11. If the company doesn't have a consumer office, direct your letter to the president of the company.



What To Write

The following sample letter will be helpful in writing to the company. Also refer to it if you write to other sources of assistance if you are unsuccessful in getting your complaint resolved directly with the company. Just remember, if you need to write a letter to a Better Business Bureau, government agency, trade association, or other source of assistance, give additional information about what you have done so far to get your complaint resolved.

A Few Basic Tips on Letter Writing

- Include your name, address and home and work phone numbers.
- Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.
- Make your letter brief and to the point. Include all important facts about your purchase including the date and place where you made the purchase and any information you can give about the product or service such as serial or model numbers or specific type of service.
- State exactly what you want done about the problem and how long you are willing to wait to get it resolved. Be reasonable.
- Include all documents regarding your problem. Be sure to send COPIES, not originals.
- Avoid writing an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it.
- Keep a copy of the letter for your records.

Your Address
Your City, State, Zip Code
Date

Appropriate Person
Company Name
Street Address
City, State, Zip Code

Describe your Purchase
Name Product and Serial or Model Number or Service
State Problem
Give History of Problem
Ask for Specific Action

Dear (Appropriate Name) :

Last week I purchased (or had repaired) a (name of product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed satisfactorily (or the service was inadequate) because _____.

Therefore, to solve the problem, I would appreciate your (here state the specific action you want). Enclosed are copies (copies--NOT originals) of my records (receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I am looking forward to your reply and resolution of my problem, and will wait three weeks before seeking third-party assistance. Contact me at the above address or by phone at (home and office numbers here).

Include Date and Location of Purchase and Other Details
Enclose Copies of Documents
State Reasonable Time for Action
Include Your Address, Work and Home Phone Numbers
Keep Copies of Your Letter and All Related Documents and Information

Sincerely,

Your Name

Sources of Help

If you have failed in your attempt to get your complaint resolved directly with the person you did business with, there are other sources of help. Many are described in this section.

Industry Consumer Programs

What They Are:

Several industry associations can help you with consumer problems relating to their industry. These associations are formed by individual businesses which join together to assist with business problems and promote their industry. They usually offer consumer information and some handle complaints. Trade associations have been established in just about every field of business and consumer interest and number around 40,000 nationwide.

How To Reach Them:

Selected industry associations that handle complaints are listed on page 47. Many other trade associations have varying consumer functions. These functions are described in a directory entitled *National Trade & Professional Associations of the U.S. and Canada and Labor Unions* or other help directories. Check with your local library.

Industry Third-Party Dispute Resolution Programs

What They Are:

Special programs established by certain corporations and trade associations to help resolve problems between consumers and industry members are listed on page 45. If you have trouble with your car, a home appliance, a funeral director, or other products or services, there might be a third-party dispute resolution program to help you. But remember, this should not be the first step in solving a consumer complaint. Contact them only after you have been unsuccessful in getting your complaint settled by the local company or organization you originally dealt with.

What They Do:

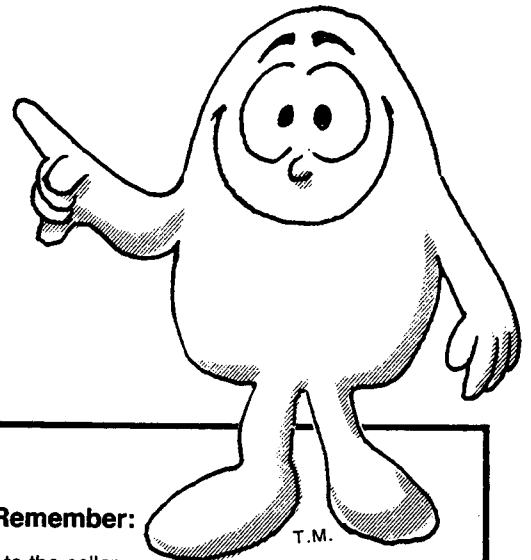
In general, after receiving your complaint a staff person will probably try to resolve the complaint before it goes any further. If these staff persons acting as informal mediators cannot get the two sides to agree, they will refer your case to an independent person or panel that will then make a decision on your case. In some instances, this decision is binding and must be accepted by both the consumer and the business. In other cases, only the business is required to accept the decision. There are also programs where decisions are not binding on either party. Therefore, you should ask for a copy of the rules before you file your case with a third-party program.

Better Business Bureaus

What They Are:

Better Business Bureaus (BBBs) are non-profit organizations sponsored by private, local businesses. There are some 150 BBBs in the United States today. For a listing, see page 39. The services offered by BBBs vary from place to place. These include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of companies' complaint handling performances. Depending on the policy of the individual BBB, it may or may not tell you the nature of the complaint against a business, but all will tell you if a complaint has been registered. Many of the BBBs accept written complaints and will contact a firm on your behalf. BBBs do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice.

Approximately 120 BBBs offer binding arbitration to those who ask for it. The Council of Better Business Bureaus, which is sponsored by national businesses, also offers consumer education programs and reports on charitable organizations. The national Council is located at 1515 Wilson Boulevard, Arlington, Virginia 22209.



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Media Programs

What They Are:

Almost 300 local newspapers and 70 radio-TV stations throughout the United States offer "Action" or "Hot Line" services where consumers with problems can get help.

These news media often get successful results for consumers because of their power and influence in communities, and because the possibility of publicity may encourage a merchant or business to take swifter action to resolve consumer problems. Some Action Lines, however, may not be able to handle every complaint received. They sometimes select the most severe problems, or those most representative of a number of complaints.

When your own personal efforts fail to produce the desired results, keep these "Action" resources in mind.

How To Reach Them:

To find these services, check with your local newspapers, radio and TV stations, or local library.

State, County and City Consumer Offices

What They Are:

If you are not satisfied with a company's response to your complaint (or if a response is never received), a local consumer office, if there is one in your area, is a good place to go with your inquiry or complaint. Local consumer offices can be particularly helpful since they can be contacted easily by phone or sometimes in person, and are familiar with local businesses and laws. Be sure to have copies of your sales slips, other sales documents, and all correspondence with the retailer and manufacturer when you contact your local agency.

If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently from state to state. Some states have a separate department of consumer affairs while others have a consumer affairs office as a part of the governor's office or attorney general's office, or both. These offices will either help you directly or refer you to the proper agency for assistance.

If you have a consumer problem with a business transaction occurring in a state other than where you reside, you should contact the state where you conducted your business, if possible. Many state and local consumer offices have a large selection of information and educational materials available. In addition, many states, counties and cities have a wide variety of other helpful community services, including social, family, youth, handicapped, day care, mental health, elderly, general health, recreation, family planning, alcoholism, nutrition, income maintenance, child support, food stamps and libraries. A listing of state and local consumer and other government offices begins on page 49 of this *Handbook*.

Occupational and Professional Licensing Boards

What They Are:

If you have a problem with professional or occupational services, you may be able to get help from a state licensing or regulatory board. There are an estimated 1,500 state boards which license or register more than 550 professions and occupations, including doctors, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, auto repair facilities, employment agencies, collection agencies, and electronic repair facilities.

What They Do:

State boards set licensing standards; set rules and regulations; prepare and give examinations; issue, deny or revoke licenses; bring disciplinary actions; and handle consumer complaints.

If you contact a state board for help, it will usually bring your complaint to the attention of its licensee and it will seek a satisfactory resolution to your problem. If necessary, the board will conduct an investigation and take disciplinary action against the licensee in the form of probation, license suspension or revocation.

Many boards will also have consumer education materials to help you in selecting a professional or tradesperson in their field.

How To Reach Them:

You can find out about a state licensing board by contacting your local consumer office. Some boards might also have regional offices in your area. Check your local phone book under state government offices or under professional listings. You can also ask professionals or tradespersons about the board responsible for their licensing or registration—in fact, you should ask to see a license or registration before you decide to use their services.

Federal Agencies

Some Federal agencies have enforcement responsibilities for specific consumer products and services and can handle individual complaints. Others take action for the benefit of the public as a whole, but are not able to resolve individual consumer problems.

However, each Federal agency listed under the Selected Federal Agencies section starting on page 85 has a mechanism for responding to consumer complaints and inquiries. If you need help in determining where to go with your specific problem, check the Index at the end of this book or call the nearest Federal Information Center listed on page 91.

Small Claims Courts

What They Are:

If you have a complaint that you have not been able to resolve, consider going to small claims court. Court procedures generally are simple, inexpensive, quick and informal. Court fees range from about \$2 to \$15, and you often get your filing fee back if you win your case. Generally, you won't need a lawyer. In fact, in some states, lawyers are not permitted. If you do live in a state that allows lawyers and the party you are suing brings one, don't be intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

But remember, even though the court is informal, the ruling of the court must be followed, just like any other court.

What They Do:

These courts, as the name suggests, are for small claims. The maximum amounts that can be claimed or awarded differ from court to court, from a low of \$300 to a high of \$5,000, with an average maximum of around \$750.

If the party bringing the suit wins the case, the party who lost often will follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party may go back to court and ask for the order to be "enforced." Depending on local laws, the court may, for example, order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale up to the amount they are owed. Or, if the person who owes the money receives a salary, the court may order the employer to garnish or

deduct some money from each paycheck and give it to the winner of the law suit.

How To Reach Them:

Check your local phone book under your municipal, county or state government headings for small claims court listings. When you contact the court, ask the court clerk how to use the small claims court. Sit in on a small claims court session before taking a case to court to become familiar with its operation.

Legal Aid and Legal Services

What They Are:

Legal Aid and Legal Services offices help people who cannot afford to hire private lawyers, and who meet financial eligibility requirements. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals (people who have taken courses in legal assistance) and law students. All offer free legal services to those who qualify.

In some cities, both Legal Aid and Legal Services offices are federally funded. Legal Aid offices may also be financed by state, local, or private funding, or by local bar associations. The Legal Services Corporation in Washington, D.C., is funded by the Federal Government, and it, in turn, awards grants to local Legal Services programs around the country. Also, many law schools throughout the nation conduct law clinics, where students assist other lawyers as part of their training.

What They Do:

These offices generally offer legal assistance with problems such as landlord-tenant, credit, utilities, family issues such as divorce and adoption, social security, welfare, unemployment, and worker's compensation. Each legal aid office has its own board of directors that determines the priorities of the office and the kinds of cases handled. Therefore, the Legal Aid office serving your area may not handle all of the types of cases mentioned above. However, these offices should be able to refer you to other local, state or national organizations that can provide advice or help.

Private Lawyers

How To Reach Them:

If you need help in finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association. Local and state bar associations are usually listed in area telephone directories.

Since lawyers are now permitted to advertise, it is a bit easier to find one who fits your needs and your pocketbook. Check the Yellow Pages of the telephone directory or newspapers for these advertisements. If you have a complaint about an attorney or need

further information, again contact your state, city or county bar association.

Private and Voluntary Consumer Groups

Private and voluntary consumer organizations are usually created to advocate various or specific consumer interests. In some communities they will help individual consumers with their complaints. To find out if such a group is in your community, contact your state or local consumer affairs office.

Consumer Credit Counseling Services

What They Are:

Counseling services provide aid to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, family service centers and religious organizations offer some type of credit counseling.

Another source of help is the Consumer Credit Counseling Services (CCCS), sponsored by the National Foundation for Consumer Credit and financially supported by banks, credit card companies, finance companies and other credit offering organizations.

What They Do:

The CCCS counseling program provides money management techniques, debt payment plans, and educational programs. In working out a debt repayment program individually tailored to a consumer's agreed upon ability to pay, a counselor takes into consideration the needs of the family and the requirements and needs of the creditor.

Consumer credit counseling programs are nonprofit and provide service either free or for a nominal charge.

How To Reach Them:

To find out if your area is covered by a CCCS, look in your local phone directory or check with the National Foundation for Consumer Credit, 8701 Georgia Avenue, Suite 601, Silver Spring, Maryland 20910.

Please note that some of the sources of help listed in the *Consumer's Resource Handbook* have a policy of declining complaints from consumers who have sought prior legal counsel.

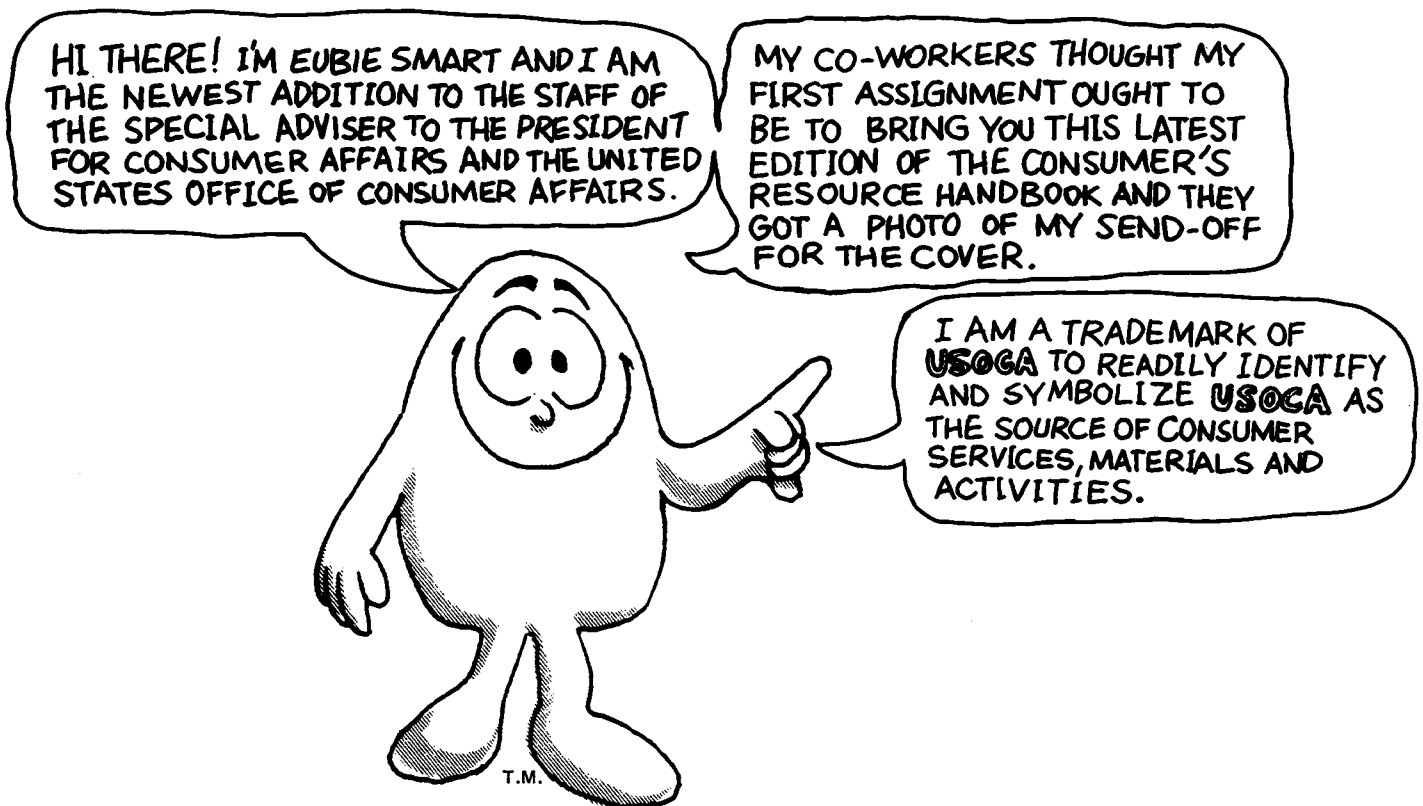
Consumer Assistance Directory

The Consumer Assistance Directory is a comprehensive directory of consumer offices where you can get assistance with your complaints. (If you haven't already, see "Handling Your Own Complaint.")

Listings include corporate consumer contacts; Better Business Bureaus; industry-sponsored third-party programs; trade associations; and state, local, and Federal offices. Federal Information Centers are listed to assist you in finding the appropriate Federal agency in your local area. For those with speech and hearing problems, there is also a listing of helpful services and TDD numbers.

In addition to handling consumer complaints, many of the offices listed in this section publish consumer information materials. Take advantage of these free or low cost publications. Educating yourself is your best defense against future problems.

The Index at the end of the *Handbook*, beginning on page 97, is cross-referenced by topic and sources of help. If you are not sure about the proper place to take your complaint, check the Index. It lists section headings, special references, and specific trade associations and Federal agencies. By referring to the Table of Contents or the Index, you should find the Consumer Assistance Directory much easier to use.



Corporate Consumer Contacts

If you have tried to resolve a problem directly with the person with whom you originally did business but have been unsuccessful, the next step is to contact the company's headquarters. This section will help you find the address for the headquarters and, in most cases, the appropriate person to contact. Most listings include phone numbers. When there is an "800" (toll free) number, it is highlighted.

Throughout this section you will notice companies or brand names listed with an instruction to contact another company listed in the book. For example,

Wrangler Jeans
See **Blue Bell, Inc.**

Should you have a problem with a Wrangler product, correspondence should be directed to the consumer representative at Blue Bell, Inc., because Blue Bell produces the Wrangler line.

If you do not find the product name listed in this section, check the product's label for the name and address of the manufacturer. Various Federal agencies require manufacturers or distributors to disclose this information on the label.

To save time and energy, don't forget—first take your complaint back to where you made the purchase. If you contact the corporate headquarters first, the representative will probably direct you back to your local retailer or business office.

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Admiral
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(309) 827-0002

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Alaska Airlines, Inc.
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Alpha Beta Company
777 South Harbor Boulevard
La Habra, California 90631
(714) 738-2141

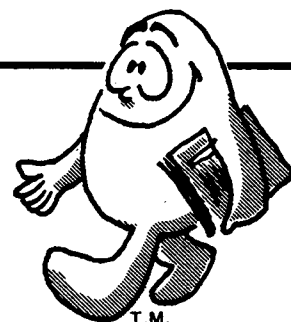
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Amana, Iowa 52204
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Eugene Dieringer
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American Airlines
P.O. Box 61616, 5E12
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75261
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Bill Bendell
**American Automobile
Association**
AAA Approved Auto Repair
Program
811 Gatehouse Road
Falls Church, Virginia 22047
(written complaints only)

Manager, Consumer Affairs
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208 American Lane
Greenwich, Connecticut 06830
(203) 552-2054

Otto Fohl
Director, Business Information
**American Cyanamid
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One Cyanamid Plaza
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(201) 831-2000



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

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American Express Plaza
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Consumer Correspondent
**American Greetings
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Lindsey Anderson (Contact
Lenses)
**American Optical
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Framingham, Massachusetts
01701
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Warren, Rhode Island 02885
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AMF/Head
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P.O. Box 2538
Houston, Texas 77252
(713) 651-0641

Consumer Relations Group
Anheuser Busch, Inc.
One Busch Place
St. Louis, Missouri 63118
(314) 577-3093

Apple Computer, Inc.
20525 Mariani Avenue
Cupertino, California 95014
800-538-9696 (toll free information
on dealer location)

A&P Supermarkets
See **Great Atlantic and
Pacific Tea Company**

Danny Wood
Manager, Consumer Relations
**ARA Manufacturing
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P.O. Box 534002
Grand Prairie, Texas 75053
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Kathleen Shears
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800-233-3823 (toll free outside
Pennsylvania)

Arrow Shirts
See **Cluett, Peabody, and
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Consumers, Remember:

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5. The last resort is a small claims court or private lawyer.

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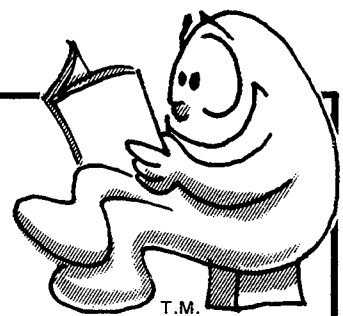
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**Consumers, Remember:**

1. First, complain to the seller.
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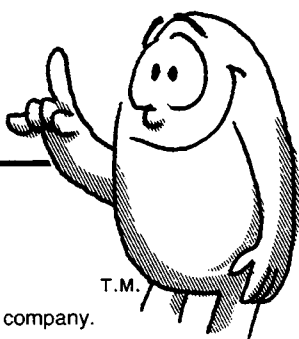
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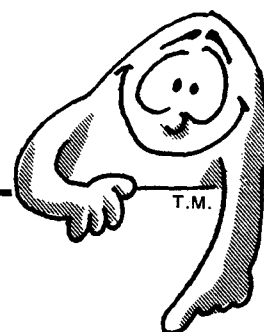
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Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

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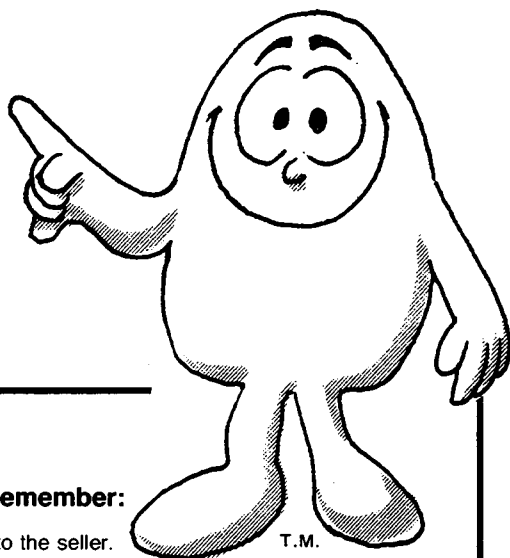
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Public Affairs Manager
Sylvania Lighting Center
100 Endicott Street
Danvers, Massachusetts 01923
(617) 688-2225

Sylvania Televisions
See **North American Phillips**

Jeannie Fauerbach
Office Manager
Synergistics Research Corporation
650 Avenue of the Americas
New York, New York 10019
(212) 989-9707

T
Kerry Carliell
Manager, Consumer Services
Tampax, Inc.
P.O. Box 271
Palmer, Massachusetts 01069
(413) 283-3431

Customer Representative
Consumer Relations
Tappan Company, Inc.
250 Wayne Street
Mansfield, Ohio 44901
(419) 755-2821



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Jane A. Wikstrom
Director, Public Relations and
Consumer Affairs
Target Stores
33 South 6th Street
P.O. Box 1392
Minneapolis, Minnesota
55440-1392
(612) 370-6006

Richard Keller
Manager, Consumer Affairs
Teledyne Water Pik
1730 East Prospect Street
Fort Collins, Colorado 80125
(303) 484-1352
800-525-2774 (toll free except
Hawaii, Alaska and Colorado)

Rosay Sanchez
Supervisor, Customer Service
Teleflora
12233 West Olympic, Suite 140
Englewood, California 90064
(213) 826-5253

James Bartlett
Director, Public Affairs
Tenneco, Inc.
P.O. Box 2511, Room T2416B
Houston, Texas 77001
(713) 757-2777

Customer Service Department
Terminex International, Inc.
Memphis, Tennessee 38119
(901) 766-1379 or 1347

Joanne King
Consumer Affairs Manager
Travel Card Division
Texaco Inc., U.S.A.
4800 Fournace Place
Bellaire, Texas 77401
(713) 650-2235

Consumer Products
Texas Instruments, Inc.
P.O. Box 10508, Mail Station 5828
Lubbock, Texas 79408
(806) 741-2000

Nell W. Stewart
Director, Consumer Affairs
Texize
P.O. Box 368
Greenville, South Carolina 29602
(803) 963-4261

John Carberg
Director, Public Relations
Textron, Inc.
40 Westminster Street
Providence, Rhode Island 02903
(401) 421-2800 ext. 354

Dean Siegal
Director, Public Relations
**Thompson Medical
Company, Inc.**
919 Third Avenue
New York, New York 10022
(212) 688-4420

Donald Bell
Vice President, Professional and
Public Affairs
Thrifty Drug Company
615 Alpha Drive
Pittsburgh, Pennsylvania 15238
(412) 781-5373

Consumer Affairs Representative
Time, Inc.
Time and Life Building
Rockefeller Center
New York, New York 10020
(212) 586-1212

Tim McNellis
Supervisor, Customer Service
Department
Time-Life Books, Inc.
541 North Fairbanks Court
Chicago, Illinois 60611
800-541-1000 (toll free)

Lisa Watkins
Consumer Correspondent
Timex Corporation
P.O. Box 2740
Little Rock, Arkansas 72203
(501) 372-1111

Kathy Flynn
Coordinator, Consumer Affairs
U. S. Tobacco
100 West Putnam Avenue
Greenwich, Connecticut 06830
(203) 661-1100

Marlys M. Knutson
Marketing Services Coordinator
Tonka Toys
5300 Shoreline Boulevard
Mound, Minnesota 55364
(612) 472-8314

Mary Elliott
Director, Public Affairs
Toro Company
8111 Lyndale Avenue South
Minneapolis, Minnesota 55420
(612) 887-8900

Jan Scott
Manager, Consumer Relations
Totes, Inc.
East Kemper Road
Loveland, Ohio 45140
(513) 583-2300 (inside Ohio)
800-543-1851 (toll free outside
Ohio)

John Grey
Manager, Consumer Affairs
Toys R Us
395 West Passaic Street
Rochelle Park, New Jersey 07662
(201) 845-3096

Edward Pierce
Director of Customer and Terminal
Services
Trailways, Inc.
1500 Jackson Street, Room 220
Dallas, Texas 75201
(214) 655-7805

Larry Frank
Customer Service
Trane/CAC, Inc.
Troup Highway
Tyler, Texas 75711
(214) 581-3220 or 3583

Rosemary Aurichio
Director, Customer Relations
**Trans World Airlines, Inc.
(TWA)**
805 Third Avenue
New York, New York 10158
(212) 557-3920

Office of Consumer Information
Travelers Corporation
One Tower Square
Hartford, Connecticut 06115
(203) 277-6565 (in Connecticut)
800-243-0191 (toll free outside
Connecticut)

Customer Service
Triangle Publications, Inc.
Four Radnor Corporate Center
Radnor, Pennsylvania 19088
(215) 293-8500
800-523-7933 (toll free)

Meg Houser
Quality Control Representative
Turtle Wax, Inc.
5655 West 73rd Street
Chicago, Illinois 60638
(312) 284-8300

Jerry Greenberg
Vice President, Corporate
Communications
**Twentieth Century Fox Film
Corporation**
P.O. Box 900
Beverly Hills, California 90213
(213) 203-1668

Vicki McClung
Consumer Relations and Services
Tyson Foods, Inc.
2210 West Oaklawn Drive
Springfield, Arkansas 72764
(501) 756-4000

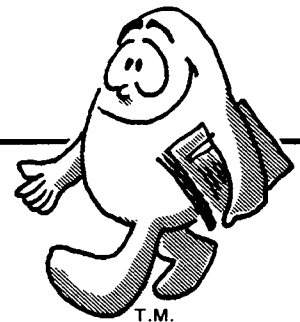
U
Elaine De Shong
Manager, Customer Services
U-Haul International
2727 North Central Avenue
Phoenix, Arizona 85004
(602) 263-6771

Marsha Hardy or Willie Wood
Customer Representatives
**Union Oil Company of
California**
P.O. Box 7600
Los Angeles, California 90051
(213) 977-6956 or 6991

J. H. Fitzgerald
Manager, Consumer Relations
Service Department
Uniroyal Tire Company
Tire Technical Center
1305 Stephenson Highway
Troy, Michigan 48084
800-521-9796 (toll free)

Fred Boyd
Corporate Manager, Consumer
Affairs
United Airlines
P.O. Box 66100
Chicago, Illinois 60666
(312) 952-5341

Sharon Laster
Operations Department
United Foods, Inc.
P.O. Box 119
Bells, Tennessee 38006
(901) 663-2341 ext. 533



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Ellen T. Bryant
Consumer Affairs Representative
United States Insurance Group
305 Madison Avenue
P.O. Box 2387
Morristown, New Jersey 07960
(201) 455-0707 ext. 486

Tonie Lindenberger
Manager, Consumer Service
United Van Lines, Inc.
One United Drive
Fenton, Missouri 63026
(314) 326-3100

Consumer Products Unit
Upjohn Company
7000 Portage Road
Kalamazoo, Michigan 49001
(616) 323-4000

Charlotte Anzalone
Director of Consumer and
Professional Relations
Upjohn Healthcare Services
2605 Kilgore Road
Kalamazoo, Michigan 49002
(616) 385-6871

Harry M. Roth
Director, Consumer Affairs
USAir
Hangar U, National Airport
Washington, D.C. 20001
(703) 892-7020

William Reno
Customer Relations Manager
US JVC Corporation
41 Slater Drive
Elmwood Park, New Jersey 07407
(201) 794-3900

V
Norman Nahmias
Manager of Marketing Services
Van Heusen Company
281 Centennial Avenue
Piscataway, New Jersey 08854
(201) 885-5000 ext. 241

Leo Van Munching
President
Van Munching and Company, Inc.
51 West 51st Street
New York, New York 10019
(212) 265-2685

Cindy Rozycki
Manager, Consumer Affairs
Vicks Health Care and Toiletry Products Division Richardson-Vicks, Inc.
1375 Virginia Drive
Fort Washington, Pennsylvania 19034
(215) 643-4000 ext. 300 (call collect)

Customer Relations
Visa, USA, Inc.
1620 I Street, N.W.
Washington, D.C. 20006
(202) 872-7350
(Call issuing bank for individual inquiries)

Judie Jansen
Manager, Consumer Affairs
Department
Vivitar Corporation
2700 Pennsylvania Avenue
Santa Monica, California 90406
(213) 829-3672

Vogue Patterns
See **Butterick Company, Inc.**

W
 Sylvia Nadel
Manager, Consumer Affairs
Wakefern Food Corporation
600 York Street
Elizabeth, New Jersey 07207
(201) 527-3342

Wall-Tex
See **Columbus Coated Fabrics Company**

Edward H. King
Director, Governmental and Public Affairs
Walgreen Company
200 Wilnot Road
Deerfield, Illinois 60015
(312) 940-2500

Rick Headley
Customer Service Representative
Warn Industries
19450 68th Avenue South
Kent, Washington 98032
(206) 872-7350

Terry Semel
President and Chief Operating Officer
Warner Brothers, Inc.
4000 Warner Boulevard
Burbank, California 91522
(213) 954-6000

Mary Richardson
Director, Consumer Affairs
Division
Warner-Lambert Company
201 Tabor Road
Morris Plains, New Jersey 07950
(201) 540-2458
800-223-0423 (toll free)

Customer Service Department
Waterford Crystal
225 Fifth Avenue
New York, New York 10010
(212) 683-8899

Roger Drayna
Public Relations Director
Wausau Insurance Companies
2000 Westwood Drive
Wausau, Wisconsin 54401
(715) 842-6092

James Weidman
Director, Corporate Communications
Welch Foods, Inc.
Two South Portage
Westfield, New York 14787
(716) 326-3131

William Robeck
Assistant Vice President
Wells Fargo Bank
Customer Relations Center
San Francisco, California 94111
(415) 396-4353

Dennis Lynch
Director, Public Relations
Wendy's International, Inc.
P.O. Box 256
Dublin, Ohio 43017
(614) 764-3100

Joanne Turchany
Manager of Consumer Information
West Bend Company
400 Washington Street
West Bend, Wisconsin 53095
(414) 334-2311 ext. 6236

Caroline Lee
Manager, Consumer Affairs
West Point Pepperell
1221 Avenue of the Americas
New York, New York 10124
(212) 382-5353

Betty Sears
Consumer Affairs Representative
Westclox U.S.
120 Newton Bridge Road
Athens, Georgia 30613
(404) 543-3050

Wayne Lichtgarn
Assistant Vice President,
Consumer Affairs
Western Airlines, Inc.
6060 Avion Drive
Los Angeles, California 90402
(213) 646-2345

Edward A. Wilson
National Vice President,
Consumer Affairs
Western Union Telegraph Company
1828 L Street N.W., Suite 1001
Washington, D.C. 20036
(202) 862-4633

William Newman
Senior Vice President, Marketing
Westin Hotels
The Westin Building
2001 6th Avenue
Seattle, Washington 98121
(206) 447-5000

Eileen S. Kieta
Section Head Compliance
System, Consumer Affairs
Westwood Pharmaceuticals, Inc.
100 Forest Avenue
Buffalo, New York 14213
(716) 887-3428

Guy Turner
Vice President, Consumer Affairs
Whirlpool Corporation
2000 US 33 North
Benton Harbor, Michigan 49022
(616) 926-5113

Sherry Dwyer
Manager, Consumer Relations
White-Westinghouse Corporation
930 Fort Duquesne Boulevard
Pittsburgh, Pennsylvania 15222
(412) 263-3700
800-245-0600 (toll free outside Pennsylvania)

Carolyn Arm
Administrative Legal Secretary
Wick Building Systems, Inc.
P.O. Box 8310
Madison, Wisconsin 53708
(608) 274-4631

Kristin Blaire
Senior Public Relations Specialist
Wickes Furniture
3340 Ocean Park Boulevard
Santa Monica, California 90405
(213) 452-0161

A. Keith Hogan
Director, Customer Relations
John Wiley & Sons
One Wiley Drive
Somerset, New Jersey 08873
(201) 469-4400 ext. 200

Nancy Robinson
Supervisor, Consumer Affairs
Department
Wilson Foods Corporation
4545 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 525-4627

Louella Uhlig
Manager, Customer Service
Department
Wilton Armetale
18th and Franklin Streets
Columbia, Pennsylvania 17512
(717) 684-9000 ext. 260

CORPORATE CONSUMER CONTACTS

Frank Rotta
Director, Corporate Public
Relations
Winnebago Industries
P.O. Box 152
Forest City, Iowa 50436
(515) 582-3535

Richard Vura
Vice President, Personnel
Womatco Enterprises, Inc.
316 North Miami Avenue
Miami, Florida 33128
(305) 579-1353

Grace F. Ulbricht
F. W. Woolworth Company
New York, New York 10279
(212) 553-2469

Robert J. Kirschten or Lana Little
Consumer Affairs
World Airways
Oakland International Airport
1100 Airport Drive
Oakland, California 94614
(415) 577-2000

Manager, Consumer Affairs
World Book, Inc.
Merchandise Mart Plaza
Chicago, Illinois 60654
(312) 341-2677 (Illinois and
Canada)
800-621-8208 (toll free outside
Illinois and Canada)

Wrangler Jeans
See **Blue Bell, Inc.**

Barbara Sadek
Communications Manager
Wm. Wrigley Jr. Company
410 North Michigan Avenue
Chicago, Illinois 60611
(312) 644-2121

Y _____
Garth Buckles
Manager, Customer Relations
Yamaha Motor Corporation
6555 Katella Avenue
Cypress, California 90630
(714) 761-7439

Harold Cohen
Director, Consumer Affairs
Department
**Youngs Drug Products
Corporation**
865 Centennial Avenue
P.O. Box 385
Piscataway, New Jersey 08854
(201) 885-5777

Z _____
Jean Barrow
Vice President, Public Relations
Zale Corporation
3000 Diamond Park Drive
Dallas, Texas 75247
(214) 634-4011

Marilyn Davis
Director of Consumer Affairs
Zana Corporation
2605 Camino Del Rio South
San Diego, California 92108
(619) 298-7204

Stanley Berkovitz
Vice President, Consumer and
Community Affairs
Zayre Corporation
Framingham, Massachusetts
01701
(617) 651-6200

John Pederson
Vice President, Consumer Affairs
Zenith Radio Corporation
1000 North Milwaukee Avenue
Glenview, Illinois 60025
(312) 391-7000

Automobile Manufacturers Corporate Contacts

If you have a problem with your car, first try to work it out with the dealer. If you and the dealer are unable to reach agreement, consider contacting a manufacturer's zone representative, many of which are listed in this section.

American Honda Motor Company, Inc.

Michigan, Wisconsin, Illinois, Indiana, Ohio, Kentucky

Customer Relations Department
Central Zone
American Honda Motor Company, Inc.
6400 Sand Lake Road
Dayton, Ohio 45414
(513) 890-1717

Pennsylvania, Maryland, Delaware, West Virginia, Virginia, District of Columbia

Customer Relations Department
Mid-Atlantic Zone
American Honda Motor Company, Inc.
P.O. Box 541
115 Gaither Drive
Moorestown, New Jersey 08057
(609) 235-4155

New York, Vermont, New Hampshire, Maine, Massachusetts, Connecticut, Rhode Island, New Jersey

Customer Relations Department
Northeast Zone
American Honda Motor Company, Inc.
115 Gaither Drive
Moorestown, New Jersey 08057
(609) 235-5533

Washington, Oregon, Alaska, Montana, Idaho, Utah, Colorado, Wyoming, North Dakota, Nebraska, Minnesota, Iowa

Customer Relations Department
Northwest Zone
American Honda Motor Company, Inc.
P.O. Box 20186
12439 N.E. Airport Way
Portland, Oregon 97220
(503) 246-4670

Kansas, Oklahoma, Texas, Missouri, Arkansas, Louisiana

Customer Relations Department
Southwest Zone
American Honda Motor Company, Inc.
4525 Royal Lane
Irving, Texas 75062
(214) 258-8000

California, Nevada, Arizona, New Mexico, Hawaii

Customer Relations Department
Western Zone
American Honda Motor Company, Inc.
201 West Artesia Boulevard
Compton, California 90220
(213) 604-2524

Corporate Office

Tom Laymon
Assistant Manager
American Honda Motor Company, Inc.
100 West Alondra Boulevard
Gardena, California 90247
(213) 327-8280

American Motors Sales Corporation, Jeep Renault

Tennessee, Mississippi, Alabama, Georgia, Florida

Owner Relations Department
Atlanta Zone Office
American Motors Sales Corporation
1640 Stone Ridge Drive
P.O. Box 718
Stone Mountain, Georgia 30083
(404) 491-3233

Rhode Island, Massachusetts, Maine, New Hampshire, Vermont, Upstate New York

Owner Relations Department
Boston Zone Office
American Motors Sales Corporation
420 Providence Highway
Westwood, Massachusetts 02090
(617) 392-5633

Wisconsin, Eastern Iowa, Upper Peninsula Michigan, Northwestern Indiana, Illinois

Owner Relations Department
Chicago Zone Office
American Motors Sales Corporation
1600 Busse Road
Elk Grove Village, Illinois 60007
(312) 364-8601

Texas, Arkansas, Louisiana, Southern New Mexico

Owner Relations Department
Dallas Zone Office
American Motors Sales Corporation
7900 Ambassador Row
P.O. Box 47326
Dallas, Texas 75247
(214) 689-9634

Colorado, Northern New Mexico, Utah, Montana, Idaho, Western Nevada, Wyoming, Southwestern South Dakota, Northwestern Nebraska

Owner Relations Department
Denver Zone Office
American Motors Sales Corporation
5005 Lima Street
Denver, Colorado 80239
(303) 373-5800

Michigan, Indiana, Western Ohio, Kentucky

Owner Relations Department
Detroit Zone Office
American Motors Sales Corporation
600 American Center
Southfield, Michigan 48034
(313) 827-7870



Consumers, Remember:

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5. The last resort is a small claims court or private lawyer.

Kansas, North Dakota, Minnesota, Western Iowa, Southwestern Illinois, Nebraska, Northern Oklahoma

Owner Relations Department
Kansas City Zone Office
American Motors Sales Corporation
P.O. Box 283
Shawnee Mission, Kansas 66201
(913) 677-7850

California, Washington, Oregon, Arizona, Hawaii, Alaska, Eastern Nevada

Owner Relations Department
Los Angeles Zone Office
American Motors Sales Corporation
P.O. Box 92787
Airport Station
Los Angeles, California 90009
(213) 536-0512 or 0534

Lower New York, Connecticut, Eastern New Jersey

Owner Relations Department
New York Zone Office
American Motors Sales Corporation
P.O. Box 500
Elmsford, New York 10523
(914) 997-2823

Eastern Pennsylvania, Southern New Jersey, Delaware

Owner Relations Department
Philadelphia Zone Office
American Motors Sales Corporation
Mid-Atlantic Industrial Park
P.O. Box 1000
Woodbury, New Jersey 08096
(609) 853-4458

Western Pennsylvania, West Virginia, Eastern Ohio, Northwestern New York

Owner Relations Department
Pittsburgh Zone Office
American Motors Sales Corporation
150 Commonwealth Drive
Warrendale, Pennsylvania 15086
(412) 776-7254

North Carolina, South Carolina, Virginia, Northeastern Maryland, District of Columbia

Owner Relations Department
Washington, D.C. Zone Office
American Motors Sales Corporation
P.O. Drawer AA
Westgate Research Park
McLean, Virginia 22101
(703) 790-3031

Corporate Office

Harry Hallen
Manager, Owner Relations Service
American Motors Corporation
14250 Plymouth Road
Detroit, Michigan 48232
(313) 493-2341

BMW of North America, Inc.

Customer Relations Manager
Central Region
BMW of North America, Inc.
1002 East Algonquin Road
Schaumburg, Illinois 60195
(312) 397-5700

Customer Relations Manager
Eastern Region
BMW of North America, Inc.
Walnut and Hudson Streets
Norwood, New Jersey 07648
(201) 784-0145 or 0146

Customer Relations Manager
Southeast Region
BMW of North America, Inc.
26 Perimeter Center East
Suite 2633
Atlanta, Georgia 30346
(404) 399-5977

Customer Relations Manager
Southwest Region
BMW of North America, Inc.
Suite 300
2300 Valley View Lane
Farmers Branch, Texas 75234
(214) 484-4840

Customer Relations Manager
Western Region
BMW of North America, Inc.
12541 Beatrice Street
Los Angeles, California 90066
(213) 827-5508

Corporate Office

Mr. Fred Peterson
National Customer Relations Manager
BMW of North America, Inc.
Campus 3
Montvale, New Jersey 07645
(201) 573-2000

Chrysler Corporation

South Carolina, North Carolina, Tennessee, Alabama, Georgia

Customer Relations Manager
Atlanta Zone Office
Chrysler Corporation
1100 Circle 75 Parkway
Suite 850
Lenox Square Station
Atlanta, Georgia 30339
(404) 953-8880

Massachusetts, Connecticut, Rhode Island, Maine, Vermont, New Hampshire

Customer Relations Manager
Boston Zone Office
Chrysler Corporation
P.O. Box 50
Natick, Massachusetts 01760
(617) 655-2810

Iowa, Illinois, Wisconsin, Indiana

Customer Relations Manager
Chicago Zone Office
Chrysler Corporation
P.O. Box E 367
Elk Grove, Illinois 60007
(312) 593-3780

Kentucky, Indiana, Ohio

Customer Relations Manager
Cincinnati Zone Office
Chrysler Corporation
P.O. Box 41902
Cincinnati, Ohio 45241
(513) 733-8450

Texas, Oklahoma

Customer Relations Manager
Dallas Zone Office
Chrysler Corporation
P.O. Box 110162
Dallas, Texas 75011
(214) 242-8462

Wyoming, New Mexico, Colorado, Nebraska, Utah, Idaho

Customer Relations Manager
Denver Zone Office
Chrysler Corporation
P.O. Box 39006
Denver, Colorado 80239
(303) 371-1330

Michigan, Ohio, Indiana

Customer Relations Manager
Detroit Zone Office
Chrysler Corporation
P.O. Box 3000
Troy, Michigan 48007-3000
(313) 879-3600

Texas

Customer Relations Manager
Houston Zone Office
Chrysler Corporation
363 East North Belt
Suite 590
Houston, Texas 77060
(713) 820-7062

Oklahoma, Missouri, Nebraska, Kansas, Iowa

Customer Relations Manager
Kansas City Zone Office
Chrysler Corporation
Cloverleaf II Building Suite 205
6901 West 63rd Street
Overland Park, Kansas 66202
(913) 831-2244

California, Arizona, Hawaii, Nevada

Customer Relations Manager
Los Angeles Zone Office
Chrysler Corporation
P.O. Box 4120
Fullerton, California 92634
(714) 870-4000

Louisiana, Arkansas, Mississippi, Tennessee, Alabama

Customer Relations Manager
Memphis Zone Office
Chrysler Corporation
P.O. Box 18008
Memphis Tennessee 38118
(901) 365-4701

South Dakota, Minnesota, Iowa, Wisconsin, North Dakota, Nebraska

Customer Relations Manager
Minneapolis Zone Office
Chrysler Corporation
P.O. Box 1231
Minneapolis, Minnesota 55440
(613) 553-2546

Louisiana, Florida, Alabama, Missouri

Customer Relations Manager
New Orleans Zone Office
Chrysler Corporation
P.O. Box 73168
Metairie, Louisiana 70033
(504) 455-1433

New Jersey, New York, Connecticut

Customer Relations Manager
New York Zone Office
Chrysler Corporation
500 Route 303
Tappan, New York 10983
(914) 359-0110

Georgia, Florida

Customer Relations Manager
Orlando Zone Office
Chrysler Corporation
P.O. Box 13428
Orlando, Florida 32809
(305) 352-7402



Consumers, Remember:

1. First, complain to the seller.
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3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Pennsylvania, New Jersey, Delaware

Customer Relations Manager
Philadelphia Zone Office
Chrysler Corporation
P.O. Box 489
Wayne, Pennsylvania 19087
(215) 687-6110

Ohio, Pennsylvania, West Virginia, Maryland

Customer Relations Manager
Pittsburgh Zone Office
Chrysler Corporation
P.O. Box 4599
Pittsburgh, Pennsylvania 15205
(412) 777-3600

Oregon, Alaska, Washington, Montana, Idaho

Customer Relations Manager
Portland Zone Office
Chrysler Corporation
P.O. Box 744
Beverton, Oregon 97075
(503) 641-4170

California, Nevada

Customer Relations Manager
San Francisco Zone Office
Chrysler Corporation
P.O. Box 1414
Pleasanton, California 94566-0414
(415) 572-0377

New York, Pennsylvania

Customer Relations Manager
Syracuse Zone Office
Chrysler Corporation
P.O. Box 1207
Eastwood Station
Syracuse, New York 13201-1207
(315) 432-4041

Illinois, Missouri, Kentucky, Indiana

Customer Relations Manager
St. Louis Zone Office
Chrysler Corporation
P.O. Box 278
Hazelwood, Missouri 63042
(314) 895-0731

Maryland, Virginia, North Carolina, Delaware, District of Columbia

Customer Relations Manager
Washington, D.C. Zone Office
P.O. Box 3130
Chrysler Corporation
Landover Hills, Maryland 20784
(301) 464-4040

Corporate Office:

J. D. Personette
Manager, Owner Relations
Chrysler Corporation
P.O. Box 1718
Detroit, Michigan 48288-1718
(313) 956-5970

Fiat Motors of North America, Inc.

Corporate Office:

National Customer Relations Department
Fiat Motors of North America, Inc.
777 Terrace Avenue
Hasbrouck Heights, New Jersey 07604
(201) 393-4049 or 4053

Ford Motor Company

Northern Georgia, Eastern Alabama

Owner Relations Manager
Atlanta District Office
Ford Motor Company
P.O. Box 105003
Atlanta, Georgia 30348
(404) 763-6440

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut

Owner Relations Manager
Boston District Office
Ford Motor Company
P.O. Box 587
Waltham, Massachusetts 02154
(617) 895-1000

Upper and Western New York, Northern Pennsylvania

Owner Relations Manager
Buffalo District Office
Ford Motor Company
P.O. Box 244
Buffalo, New York 14225
(716) 631-4430

North Carolina, South Carolina

Owner Relations Manager
Charlotte District Office
Ford Motor Company
P.O. Box 220307
Charlotte, North Carolina 28222
(704) 554-4501

Northeastern Illinois, Northwestern Indiana

Owner Relations Manager
Chicago District Office
Ford Motor Company
2225 West North Avenue
Melrose Park, Illinois 60160
(312) 681-6500

Southern Ohio, Southern West Virginia, Eastern Kentucky, Southeastern Indiana

Owner Relations Manager
Cincinnati District Office
Ford Motor Company
P.O. Box 15280
Cincinnati, Ohio 45215
(513) 782-7264

Eastern and Northwestern Ohio, Northwestern Pennsylvania

Owner Relations Manager
Cleveland District Office
Ford Motor Company
P.O. Box 41035
Brecksville, Ohio 44141
(216) 526-6900

Northern Texas, Oklahoma

Owner Relations Manager
Dallas District Office
Ford Motor Company
P.O. Box 110037
Carrollton, Texas 75006
(214) 242-6611

**Colorado, Wyoming, Western Nebraska,
Southwestern South Dakota, Utah, Southern
Idaho, Northeastern Nevada, Southeastern
Oregon, Montana**

Owner Relations Manager
Denver District Office
Ford Motor Company
P.O. Box 5588, Terminal Annex
Denver, Colorado 80217
(303) 291-4610

All Michigan (except Upper Peninsula)

Owner Relations Manager
Detroit District Office
Ford Motor Company
P.O. Box 775
Wixom, Michigan 48096
(313) 337-9900

Southern Texas

Owner Relations Manager
Houston District Office
Ford Motor Company
P.O. Box 827
Houston, Texas 77001
(713) 680-4260

**Central and Western Indiana, Southeastern
Illinois**

Owner Relations Manager
Indianapolis District Office
Ford Motor Company
P.O. Box 19448
Indianapolis, Indiana 46219
(317) 353-8251

Florida, Southern Georgia

Owner Relations Manager
Jacksonville District Office
Ford Motor Company
P.O. Box Y
Jacksonville, Florida 32203
(904) 783-4400

Western Missouri, Kansas

Owner Relations Manager
Kansas City District Office
Ford Motor Company
P.O. Box 501
Shawnee Mission, Kansas 66201
(913) 888-0141

Southern California, Southeastern Nevada

Owner Relations Manager
Los Angeles District Office
Ford Motor Company
P.O. Box 4680-P
Anaheim, California 92803
(714) 520-8300

**Western Kentucky, Central Tennessee,
South Central Indiana**

Owner Relations Manager
Louisville District Office
Ford Motor Company
P.O. Box 32080
Louisville, Kentucky 40232
(502) 456-3700

**Arkansas, Western Tennessee, Northern
Mississippi, Northwestern Alabama**

Owner Relations Manager
Memphis District Office
Ford Motor Company
P.O. Box 8347
Hollywood Station
Memphis, Tennessee 38108
(901) 454-7270

**Wisconsin (Except Northwestern Corner),
Upper Peninsula Michigan**

Owner Relations Manager
Milwaukee District Office
Ford Motor Company
16535 West Bluemound Road
Suite 350
Brookfield, Wisconsin 53005
(414) 259-3600

**Northern New Jersey, Eastern New York,
Southeastern New York, Long Island,
Northeastern Pennsylvania**

Owner Relations Manager
New York District Office
Ford Motor Company
U.S. Highway 46
Teterboro, New Jersey 07608
(201) 288-9421

**Southern Mississippi, Louisiana,
Southwestern Alabama**

Owner Relations Manager
New Orleans District Office
Ford Motor Company
P.O. Box 8630
Metairie, Louisiana 70011
(504) 454-6764

**Western Iowa, Central and Eastern Nebraska,
Southeastern South Dakota**

Owner Relations Manager
Omaha District Office
Ford Motor Company
P.O. Box 37433
Millard Station
Omaha, Nebraska 68137
(402) 334-4750

**Northeastern Pennsylvania, Southeastern
Pennsylvania, Southern New Jersey,
Delaware**

Owner Relations Manager
Philadelphia District Office
Ford Motor Company
P.O. Box 816
Pennsauken, New Jersey 08110
(609) 662-8021

Arizona, New Mexico, Western Texas

Owner Relations Manager
Phoenix District Office
Ford Motor Company
P.O. Box 844
Phoenix, Arizona 85001
(602) 266-8500

**Southwestern Pennsylvania, Northern West
Virginia, Southeastern Ohio**

Owner Relations Manager
Pittsburgh District Office
Ford Motor Company
P.O. Box 13289
Pittsburgh, Pennsylvania 15243
(412) 928-2939

Southern Illinois, Eastern Missouri

Owner Relations Manager
St. Louis District Office
Ford Motor Company
P.O. Box 24575
St. Louis, Missouri 63141
(314) 569-4455

**Northern California, Southern Oregon,
Western Nevada, Hawaii**

Owner Relations Manager
San Jose District Office
Ford Motor Company
P.O. Box 1740
San Jose, California 95108
(408) 262-9110

Alaska, Washington, Northern Oregon

Owner Relations Manager
Seattle District Office
Ford Motor Company
10604 N.E. 38th Place
Suite 123
Kirkland, Washington 98033
(206) 244-5800

**Northwestern Wisconsin, Minnesota, North
Dakota, Northern South Dakota**

Owner Relations Manager
Twin Cities District Office
Ford Motor Company
P.O. Box 9303
Minneapolis, Minnesota 55440
(612) 887-4290

**Mainland Maryland, Northern Virginia,
Southern Virginia, Eastern West Virginia,
Peninsular Maryland, Washington, D.C.**

Owner Relations Manager
Washington District Office
Ford Motor Company
P.O. Box 703A
8051 Gatehouse Road
Falls Church, Virginia 22042
(703) 698-1900

General Motors Corporation

Customer Service Department
Buick Motor Division
General Motors Corporation
902 East Hamilton Avenue
Flint, Michigan 48550
(313) 766-1240

Customer Relations Department
Cadillac Motor Car Division
 General Motors Corporation
 2860 Clark Street
 Detroit, Michigan 48232
 (313) 554-5536

Consumer Relations Department
Chevrolet Motor Division
 General Motors Corporation
 Warren, Michigan 48090
 (313) 492-5500

Customer Service Department
Oldsmobile Division
 General Motors Corporation
 920 Townsend Street
 Lansing, Michigan 48921
 (517) 377-5546

Customer Service Department
Pontiac Motor Division
 General Motors Corporation
 One Pontiac Plaza
 Pontiac, Michigan 48053
 (313) 857-1316

Corporate Office:
 Consumer Relations Manager
 General Motors Corporation
 8-257 General Motors Building
 Detroit, Michigan 48202
 (313) 556-2942

Mazda Motors of America, Inc.

Alabama, Connecticut, Delaware, Florida, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, District of Columbia, West Virginia
 Customer Relations Manager
 Mazda Motors of America East, Inc.
 8313 Baycenter Road
 Jacksonville, Florida 32216

Illinois, Indiana, Michigan, Ohio, Wisconsin
 Customer Relations Manager
 Mazda Distributors Great Lakes
 2660 28th Street S.E.
 Grand Rapids, Michigan 49506
 (616) 949-7570

Arkansas, Iowa, Kansas, Kentucky, Louisiana, Mississippi, Missouri, Nebraska, Oklahoma, Tennessee, Texas
 Customer Relations Manager
 Mazda Distributors Gulf
 10445 Corporate Drive
 Sugar Land, Texas 77478
 (713) 491-5800

Alaska, Idaho, Minnesota, Montana, North Dakota, Oregon, South Dakota, Washington
 Customer Relations Manager
 Mazda Distributors Northwest
 9621 South 180th Street
 Kent, Washington 98031

Arizona, California, Colorado, Nevada, New Mexico, Utah, Wyoming
 Customer Relations Manager
 Mazda Distributors Pacific
 18601 South Susana Road
 Compton, California 90221
 (213) 603-8978

Corporate Office:
 Mr. Bill R. Harth
 Customer Relations Manager
 Mazda Motors of America, Inc.
 8313 Baycenter Road
 Jacksonville, Florida 32216
 (914) 731-4010

Corporate Office:
 Mr. Doug Cochran
 Consumer Communications Manager
 Mazda Motors of America (Central), Inc.
 3040 East Ana Street
 Rancho Dominguez, California 90221
 (213) 537-2322

Mercedes-Benz of North America, Inc.

Illinois, Indiana, Ohio, Kentucky, Michigan, Wisconsin, Minnesota, North Dakota, Eastern South Dakota, Nebraska, Iowa, Missouri, Eastern Kansas
 Owner Service Manager
 Chicago Zone
 Mercedes-Benz of North America, Inc.
 3333 Charles Street
 Franklin Park, Illinois 60131
 (312) 455-9131



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Texas, Arkansas, Louisiana, Oklahoma, Western Kansas, New Mexico, Colorado, Eastern Wyoming
 Owner Service Manager
 Houston Zone
 Mercedes-Benz of North America, Inc.
 9550 North Loop East
 P.O. Box 24396
 Houston, Texas 77229
 (713) 675-6126

Western North Carolina, South Carolina, Tennessee, Mississippi, Alabama, Georgia, Florida
 Owner Service Manager
 Jacksonville Zone
 Mercedes-Benz of North America, Inc.
 8813 Western Way
 P.O. Box 17604F
 Jacksonville, Florida 32245
 (904) 731-4040

Southern California, Arizona
 Owner Service Manager
 Los Angeles Zone
 Mercedes-Benz of North America, Inc.
 851 East Watsoncenter
 P.O. Box 4625
 Carson, California 90745
 (213) 835-8315

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut, Northern New Jersey, Upstate New York
 Owner Service Manager
 New York Zone
 Mercedes-Benz of North America, Inc.
 One Glenview Road
 P.O. Box 277
 Montvale, New Jersey 06545
 (201) 573-2518

Northern California, Washington, Oregon, Nevada, Montana, Idaho, Utah, Western Wyoming, Alabama, Hawaii
 Owner Service Manager
 San Francisco Zone
 Mercedes-Benz of North America, Inc.
 513 Eccles Avenue
 South San Francisco, California 94080
 (415) 871-5125

Lower New York, Pennsylvania, Eastern Ohio, West Virginia, Virginia, Maryland, Eastern North Carolina, Delaware, Washington, D.C.
 Owner Service Manager
 Washington, D.C. Zone
 Mercedes-Benz of North America, Inc.
 5530 Wisconsin Avenue
 Chevy Chase, Maryland 20815
 (301) 657-1676

Corporate Office:
 Owner Service Department
 Mercedes-Benz of North America, Inc.
 One Mercedes Drive
 Montvale, New Jersey 07645
 (201) 573-0600

Nissan Motor Corporation in U.S.A. (Datsun)

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut, parts of Upstate New York
Customer Relations Manager
Boston Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
777 West Street
Mansfield, Massachusetts 02048
(617) 339-3721

Minnesota, Wisconsin, Iowa, Illinois, Missouri, Michigan (except Lower Peninsula)
Customer Relations Manager
Chicago Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
51 Shore Drive
Hinsdale, Illinois 60521
(312) 325-9050

Michigan (lower peninsula), Indiana, Ohio, Western Pennsylvania
Customer Relations Manager
Columbus Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
150 East Wilson Bridge Road
Suite 100
Worthington, Ohio 43085
(614) 846-6900

Texas, Oklahoma, Louisiana
Customer Relations Manager
Dallas Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
13405 North Stemmons Freeway
Farmers Branch, Texas 75234
(214) 243-4311

North Dakota, South Dakota, Wyoming, Nebraska, Utah, Colorado, Kansas, New Mexico, El Paso, Texas
Customer Relations Manager
Denver Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
11000 East 45th Avenue
Denver, Colorado 80239
(303) 371-4230

South Carolina, Georgia, Florida
Customer Relations Manager
Jacksonville Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
8743 Western Way
Jacksonville, Florida 32217
(904) 737-7100

Southern California, Arizona, Las Vegas, Nevada
Customer Relations Manager
Los Angeles Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
1683 Sunflower Avenue
P.O. Box 5555
Costa Mesa, California 92626
(714) 549-1277

Arkansas, Kentucky, Tennessee, Mississippi, Alabama
Customer Relations Manager
Memphis Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
5775 Summer Trees Drive
Memphis, Tennessee 38134
(901) 372-5700

New Jersey, Eastern Pennsylvania, Metropolitan New York
Customer Relations Manager
New York Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
No. 4 Corporate Place
Piscataway, New Jersey 08854
(201) 981-0220

Maryland, Delaware, West Virginia, Virginia, North Carolina, District of Columbia
Customer Relations Manager
Norfolk Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
151 Harbor Drive
Portsmouth, Virginia 23705
(804) 399-4011

Washington, Montana, Oregon, Idaho, Alaska
Customer Relations Manager
Portland Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
9575 S.W. Scholls Ferry Road
Portland, Oregon 97223
(503) 646-0543

Northern California, Nevada (except Las Vegas)
Customer Relations Manager
San Francisco Regional Office
Nissan Motor Corporation in U.S.A. (Datsun)
355 Wiget Lane
P.O. Box 8028
Walnut Creek, California 94596
(415) 932-0550

Peugeot Motors of America, Inc.

Indiana, Illinois, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin
Customer Relations
Chicago Zone
Peugeot Motors of America, Inc.
726 Foster Avenue
Bensenville, Illinois 60106
(312) 726-6508

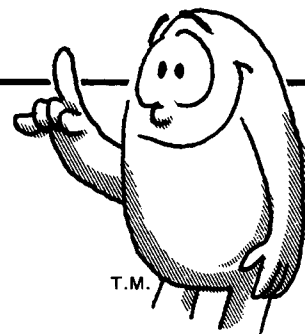
Kentucky, Maryland, Northern Georgia, North Carolina, South Carolina, Tennessee, Virginia, Washington, D.C., West Virginia
Customer Relations
Eastern Auto Distributors Inc.
833 East Little Creek Road
Norfolk, Virginia 23518
(804) 588-1334

Alabama, Arkansas, Colorado, Florida, Louisiana, Mississippi, New Mexico, Oklahoma, Puerto Rico, Southern Georgia, Texas, Wyoming
Customer Relations
Houston Zone
Peugeot Motors of America, Inc.
9444 Old Katy Road
Houston, Texas 77055
(714) 461-9018

Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington
Customer Relations
Los Angeles Zone
Peugeot Motors of America, Inc.
1020 East 230th Street
Carson, California 90745
(213) 549-9880

Connecticut, Delaware, Maine, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont
Customer Relations
New York Zone
Peugeot Motors of America, Inc.
40 Van Nostrand Avenue
Englewood, New Jersey 07631
(201) 894-0210

Corporate Office:
Customer Relations
Peugeot Motors of America, Inc.
One Peugeot Plaza
Lyndhurst, New Jersey 07071
(201) 935-8400



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Porsche Audi

Delaware, Maine, Massachusetts, New Hampshire, Pennsylvania, Rhode Island, Vermont

Regional Service Manager
Atlantic Region
Volkswagen of America, Inc.
Porsche Audi Division
9300 George Palmer Highway
Lanham, Maryland 20801
(301) 459-7000

Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, North Dakota, Ohio, South Dakota, Wisconsin (excluding Rapid City)

Regional Service Manager
Central Region
Volkswagen of America, Inc.
Porsche Audi Division
106 Wilnot Road, Suite 201
Deerfield, Illinois 60015
(312) 948-5660

Connecticut, New Jersey, New York

Regional Service Manager
Eastern Region
World Wide Volkswagen, Inc.
Porsche Audi Division
Greenbush Road
Orangeburg, New York 10962
(914) 578-5000

Alabama, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, Texas (excluding El Paso)

Customer Service Manager
Southern Region
Volkswagen of America, Inc.
Porsche Audi Division
Suite 170
1770 The Exchange
Atlanta, Georgia 30339
(404) 955-9000

North Carolina, Maryland, West Virginia, District of Columbia, Virginia

Regional Service Manager
Washington Region
Volkswagen of America, Inc.
Porsche Audi Division
9300 George Palmer Highway
Lanham, Maryland 20801
(301) 459-7000

Arkansas, Kansas, Missouri, Nebraska

Customer Service Manager
Volkswagen Mid-America, Inc.
Porsche Audi Division
8825 Page Boulevard
St. Louis, Missouri 63114
(314) 429-2141

Alaska, Idaho, Montana, Oregon, Washington

Customer Service Manager
Porsche Audi Northwest Region
5 Oaks Industrial Park
5555 Northwest 5 Oaks Drive
Hillsboro, Oregon 97123
(503) 645-5511

Arizona, California, Colorado, Nevada, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah, Wyoming

Regional Service Manager
Pacific Region
Volkswagen of America, Inc.
Porsche Audi Division
11300 Playa Street
Culver City, California 90230
(213) 390-8011

Corporate Office:

Franz Doerr
Customer Assistant Manager
Volkswagen of America, Inc.
Porsche Audi Division
888 West Big Beaver
Troy, Michigan 48099
(313) 362-6000

Saab-Scania of America

Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New Jersey, New York, Delaware, Pennsylvania, Maryland, Virginia, North Carolina, South Carolina, Tennessee, Alabama, Georgia, Florida

Customer Relations Manager
Eastern Region
Saab-Scania of America
Saab Drive
P.O. Box 697
Orange, Connecticut 06477
(203) 795-5671

Ohio, West Virginia, Kentucky, Indiana, Michigan, Wisconsin, Illinois, Minnesota, Iowa, South Dakota, North Dakota, Nebraska, Kansas, Colorado, Wyoming, New Mexico, Texas, Oklahoma, Missouri, Arkansas, Louisiana, Mississippi

Customer Relations Manager
Central Region
Saab-Scania of America
10415 United Parkway
Schiller Park, Illinois 60176
(312) 671-4920

Washington, Montana, Oregon, Idaho, California, Nevada, Utah, Arizona, Alaska, Hawaii

Customer Relations Manager
Western Region
Saab-Scania of America
1225 East Artesia Boulevard
Carson, California 90746
(213) 537-3901

Corporate Office:

Customer Relations Manager
Saab-Scania of America
P.O. Box 697
Orange, Connecticut 06477
(203) 795-5671

Subaru of America, Inc.

West Virginia, Virginia, North Carolina, Maryland

Customer Relations Manager
Subaru Atlantic, Inc.
8611 Larkin Road
P.O. Box 427
Savage, Maryland 20763
(301) 498-1700

New York, North New Jersey

Customer Relations Manager
Subaru Distributors Corporation
6 Ramland Road
Orangeburg, New York 10962
(914) 359-2500

Kentucky, Ohio, Indiana, Michigan

Customer Relations Manager
Great Lakes Subaru, Inc.
401 North Hamilton Road
P.O. Box 16513
Columbus, Ohio 43215
(614) 864-6650

Southern New Jersey, Pennsylvania, Delaware

Customer Relations Manager
Penn Jersey Subaru, Inc.
Glen Avenue and Forest Road
P.O. Box P
Moorestown, New Jersey 08057
(609) 234-7600

Nebraska, Kansas, Colorado, New Mexico, Arizona

Customer Relations Manager
Subaru Inter-Mountain, Inc.
15000 East 39th Street
P.O. Drawer D
Aurora, Colorado 80011
(303) 371-3820

Missouri, South Dakota, Minnesota, Wisconsin, Iowa, Illinois

Customer Relations Manager
Subaru Mid-America, Inc.
301 Mitchell
Elk Grove Village, Illinois 60007
(312) 953-1188

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, Connecticut

Customer Relations Manager
Subaru of New England, Inc.
95 Morse Street
Norwood, Massachusetts 02062
(617) 769-5100

Northern California, Nevada, Utah

Customer Relations Manager
Subaru of Northern California, Inc.
2505 Port Street
P.O. Box 985
West Sacramento, California 95691
(916) 371-7901

Washington, Oregon, Idaho, Montana, Wyoming

Customer Relations Manager
Subaru Northwest Corporation
8040 East 33rd Drive
P.O. Box 11293
Portland, Oregon 97211
(503) 287-4171

Arkansas, Louisiana, Tennessee, Missouri, Alabama

Customer Relations Manager
Subaru South, Inc.
8923 Fourchedam Pike
Little Rock, Arkansas 72206
(501) 490-2770

Georgia, South Carolina, Florida

Customer Relations Manager
Southeast Subaru
P.O. Box 3007
West Palm Beach, Florida 33402
(305) 683-3066

Southern California

Customer Relations Manager
Subaru of Southern California
12 Whitney Drive
Irvine, California 92714
(714) 951-6592

Texas, Oklahoma

Customer Relations Manager
Southwest Subaru Star Corporation
12615 San Pedro Avenue
P.O. Box 32906
San Antonio, Texas 78216
(512) 496-1441

Corporate Office:

Customer Relations Department
Subaru of America, Inc.
7040 Central Highway
Pennsauken, New Jersey 08109
(609) 488-8630

Toyota Motor Sales, U.S.A.

Maine, Vermont, New Hampshire, Massachusetts, Rhode Island

Customer Relations Department
Boston Regional Office
Toyota Motor Distributors, Inc.
440 Forbes Boulevard
Mansfield, Massachusetts 02048
(617) 339-5701

Indiana, Illinois, Wisconsin, Minnesota, Northwest Michigan

Customer Relations Department
Chicago Regional Office
Toyota Motor Distributors, Inc.
500 Kehoe Boulevard
Carol Stream, Illinois 60187
(312) 260-6267

Tennessee, Kentucky, Ohio, Michigan

Customer Relations Department
Cincinnati Regional Office
Toyota Motor Distributors, Inc.
4550 Creek Road
Cincinnati, Ohio 45242
(513) 745-7500

Arizona, New Mexico, Utah, Colorado, Wyoming, Nevada

Customer Relations Department
Denver Regional Office
Toyota Motor Distributors, Inc.
9033 East Easter Place
Suite 200
Englewood, Colorado 80112
(303) 773-1404

Texas, Oklahoma, Arkansas, Louisiana, Mississippi

Customer Relations Department
Gulf States Toyota, Inc.
10310 Harwin Avenue
Houston, Texas 77036
(713) 776-6700

Kansas, Missouri, Nebraska, Iowa, South Dakota, North Dakota

Customer Relations Department
Kansas City Regional Office
Toyota Motor Distributors, Inc.
11111 N.W. Airworld Drive
Kansas City, Missouri 64195
(816) 891-1000

Southern California

Customer Relations Department
Los Angeles Regional Office
Toyota Motor Distributors, Inc.
2800 Jamboree Road
Newport Beach, California 92660
(714) 833-8123
(213) 582-8315

Virginia, West Virginia, Maryland, Delaware, Pennsylvania

Customer Relations Department
Mid-Atlantic Toyota Distributors, Inc.
Toyota Building
6710 Baymeadow Drive
P.O. Box 1030
Glen Burnie, Maryland 21061
(201) 760-1500

New York, New Jersey, Connecticut

Customer Relations Department
New York Regional Office
Toyota Motor Distributors, Inc.
16 Henderson Drive
West Caldwell, New Jersey 07006
(201) 575-7600

Washington, Oregon, Montana, Alaska

Customer Relations Department
Portland Regional Office
Toyota Motor Distributors, Inc.
6111 N.E. 87th Avenue
Portland, Oregon 97220
(503) 255-6440

Northern California

Customer Relations Department
San Francisco Regional Office
Toyota Motor Distributors, Inc.
2451 Bishop Drive
San Ramon, California 94583
(415) 829-6000

Alabama, Florida, Georgia, North Carolina, South Carolina

Customer Relations Department
Southeast Toyota Distributors, Inc.
1751 Talleyrand Drive
P.O. Box 5287
Jacksonville, Florida 32201
(904) 358-3634

Corporate Office:

H. G. Steckley
National Customer Relations Manager
Toyota Motor Sales, Inc.
19001 South Western Avenue
Torrance, California 90509
(213) 618-4000

Volkswagen of America, Inc.

Northern Alabama, Northern Georgia, South Carolina, Tennessee

Regional Service Manager
Volkswagen of America, Inc.
Atlanta Region
1940 The Exchange
Atlanta, Georgia 30339
(404) 955-3484

Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Regional Service Manager
Volkswagen of America, Inc.
Boston Region
100 Fordham Road
Wilmington, Massachusetts 01887
(617) 658-6700

Illinois, Iowa, Minnesota, North Dakota, South Dakota, Wisconsin (excluding Rapid City)

Regional Service Manager
Volkswagen of America, Inc.
Chicago Region
3737 Lake Cook Road
Deerfield, Illinois 60015
(312) 272-5000

Indiana, Kentucky, Michigan, Ohio

Regional Service Manager
Volkswagen of America, Inc.
Columbus Region
1840 MacKenzie Drive
Columbus, Ohio 43220
(614) 457-2411

Arizona (excluding Yuma), Colorado, Eastern Nevada, New Mexico, South Dakota (Rapid City), Texas (El Paso), Utah, Wyoming

Regional Service Manager
Volkswagen of America, Inc.
Denver Region
12487 East Peakview Avenue
Englewood, Colorado 80112
(303) 773-6374

Hawaii

Customer Service Manager
Volkswagen of America, Inc.
Hawaii Region
2865 Pukoloa Street
Honolulu, Hawaii 96819
(808) 833-9091

Florida, Southern Alabama, Southern Georgia

Regional Service Manager
Volkswagen of America, Inc.
Jacksonville Region
P.O. Box 2274
155 East 21st Street
Jacksonville, Florida 32203
(904) 354-8188

Arkansas, Kansas, Missouri, Nebraska

Customer Service Manager
Volkswagen Mid-America, Inc.
8825 Page Boulevard
St. Louis, Missouri 63114
(314) 429-2141

Southern California

Customer Service Manager
Volkswagen of America, Inc.
Los Angeles Region
11300 Playa Street
Culver City, California 90230
(213) 390-8011

Alaska, Montana, Oregon, Washington, Idaho

Regional Service Manager
Riviera Motors, Inc.
5 Oaks Industrial Park
5555 Northwest 5 Oaks Drive
Hillsboro, Oregon 97123
(503) 645-5511

Louisiana, Mississippi, Oklahoma, Texas (excluding El Paso)

Customer Service Manager
Volkswagen of America, Inc.
San Antonio Region
10515 Gulfdale Drive
P.O. Box 32572
San Antonio, Texas 78216
(512) 341-8881

Western Nevada, Northern California

Regional Service Manager
Volkswagen of America, Inc.
San Francisco Region
7106 Johnson Industrial Drive
Pleasanton, California 94566
(415) 462-8000

Delaware, Pennsylvania

Regional Service Manager
Volkswagen of America, Inc.
Valley Forge Region
P.O. Box 830
1001 South Trooper Road
Valley Forge, Pennsylvania 19482
(215) 666-0683

Maryland, North Carolina, Virginia, District of Columbia, West Virginia

Regional Service Manager
Volkswagen of America, Inc.
Washington, D.C. Region
9300 George Palmer Highway
Lanham, Maryland 20801
(301) 386-0839

Connecticut, New Jersey, New York

Regional Service Manager
World-Wide Volkswagen, Inc.
Greenbush Road
Orangeburg, New York 10962
(914) 578-5000

Corporate Office:

Franz Doerr
Customer Assistance Manager
Volkswagen of America, Inc.
888 West Big Beaver
Troy, Michigan 48099
(313) 362-6000

Volvo North America**Corporate Office:**

Juanita Mitchell
Consumer Affairs Manager
Volvo North America
P.O. Box 913
Rockleigh, New Jersey 07647
(201) 768-7300

Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations sponsored by local businesses. There are some 150 BBBs in the United States today. BBBs offer a variety of consumer education programs and materials, provide general information on companies, handle consumer inquiries, mediate and arbitrate complaints, and maintain records of consumer satisfaction or dissatisfaction with individual companies.

UNITED STATES BUREAUS

National Headquarters

Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276-0100

Local Bureaus

Alabama

1214 South 20th Street
Birmingham, Alabama 32503
(205) 933-2893

Central Bank Building
Suite 410
West Side Square
P.O. Box 383
Huntsville, Alabama 35804
(205) 533-1640

307 Van Antwerp Building
Mobile, Alabama 36602
(205) 433-5494

Arizona

4428 North 12th Street
Phoenix, Arizona 85013
(602) 264-1721

100 East Alameda Street
Suite 403
Tucson, Arizona 85701
(602) 622-7651 (Inquiries)
(602) 622-7654 (Complaints)

Arkansas

1216 South University
Little Rock, Arkansas 72204
(501) 664-7274

California

705 18th Street
Bakersfield, California 93301
(805) 322-2074

1265 North La Cadena
Colton, California 92324
(714) 825-7280

413 T.W. Patterson Building
Fresno, California 93721
(209) 268-6424

639 South New Hampshire Avenue
3rd Floor
Los Angeles, California 90005
(213) 383-0992

508 16th Street, Room 1500
Oakland, California 94612
(415) 839-5900

1401 21st Street, Suite 305
Sacramento, California 95814
(916) 443-6843

4310 Orange Avenue
San Diego, California 92105
(619) 283-3927

2740 Van Ness Avenue, #210
San Francisco, California 94109
(415) 775-3300

1505 Meridian Avenue
P. O. Box 8110
San Jose, California 95125
(408) 978-8700

20 North San Mateo Drive
P. O. Box 294
San Mateo, California 94401
(415) 347-1251, 1252, 1253

111 North Milpas Street
P. O. Box 746
Santa Barbara, California 93102
(805) 963-8657

1111 North Center Street
Stockton, California 95202
(209) 948-4880

17662 Irvine Boulevard, Suite 15
Tustin, California 92680
(714) 544-6942 (inquiries)
(714) 544-5842 (complaints)

Colorado

524 South Cascade, Suite 2
Colorado Springs, Colorado 80903
(303) 636-1155

841 Delaware Street
Denver, Colorado 80204
(303) 629-1030

140 West Oak Street
Fort Collins, Colorado 80524
(303) 484-1348

Connecticut

Fairfield Woods Plaza
2345 Black Rock Turnpike
Fairfield, Connecticut 06430
(203) 368-6538

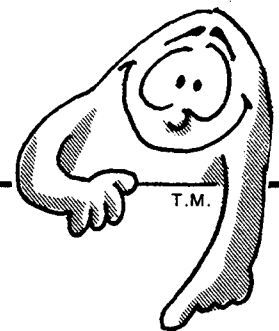
250 Constitution Plaza
Hartford, Connecticut 06103
(203) 247-8700

35 Elm Street
P. O. Box 2015
New Haven, Connecticut 06506
(203) 787-5788

Delaware

20 South Walnut Street
P. O. Box 300
Milford, Delaware 19963
(302) 856-6969

1901-B West 11th Street
P. O. Box 4085
Wilmington, Delaware 19807
(302) 652-3833



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5. The last resort is a small claims court or private lawyer.

District of Columbia

1334 G Street, N.W.
Prudential Building
6th Floor
Washington, D.C. 20005
(202) 393-8000

Florida

8600 N.E. 2nd Avenue
Miami, Florida 33138
(305) 757-3446

3080 Tamiami Trail North
Naples, Florida 33940
(813) 261-0606

620 East Colonial Drive
Orlando, Florida
(305) 843-8873

3015 Exchange Court
West Palm Beach, Florida 33409
(305) 686-2200

Georgia

100 Edgewood Avenue, Suite 1012
Atlanta, Georgia 30303
(404) 688-4910

209 7th Street, Suite 303
P.O. Box 2085
Augusta, Georgia 30901
(404) 722-1574

Martin Theatre Building
1320 Broadway, Suite 250
Columbus, Georgia 31902
(404) 324-0712, 0713

6822 Abercorn Extension
P.O. Box 13956
Savannah, Georgia 31406
(912) 354-7521

Hawaii

677 Ala Moana Boulevard
Suite 614
Honolulu, Hawaii 96813
(808) 531-8131, 8132, 8133

Idaho

409 West Jefferson
Boise, Idaho 83702
(208) 342-4649

Illinois

35 East Wacker Drive
Chicago, Illinois 60601
(312) 444-1188 (inquiries)
(312) 346-3313 (complaints)

109 Southwest Jefferson Street
Suite 305
Peoria, Illinois 61602
(309) 673-5194

Indiana

118 South Second Street
P.O. Box 405
Elkhart, Indiana 46515
(219) 293-5731

Old Courthouse Center, Room 307
Evansville, Indiana 47708
(812) 422-6879

1203 Webster Street
Fort Wayne, Indiana 46802
(219) 423-4433

4231 Cleveland Street
Gary, Indiana 45408
(219) 980-1511

15 East Market Street
Indianapolis, Indiana 46204
(317) 637-0197

204 Iroquois Building
Marion, Indiana 46952
(317) 668-8954

Ball State University BBB
Whiting Building, Room 160
Muncie, Indiana 47306
(317) 285-6375

230 West Jefferson Boulevard
South Bend, Indiana 46601
(219) 234-0183

105 South Third Street
Terre Haute, Indiana 47801
(812) 234-7749

Iowa

619 Kahl Building
Davenport, Iowa 52801
(319) 322-0782

234 Insurance Exchange Building
Des Moines, Iowa 50309
(515) 243-8137

318 Badgerow Building
Sioux City, Iowa 51101
(712) 252-4501

Kansas

501 Jefferson, Suite 24
Topeka, Kansas 66607
(913) 232-0454, 0455

300 Kaufman Building
Wichita, Kansas 67202
(316) 263-3146

Kentucky

629 North Broadway
Lexington, Kentucky 40508
(606) 252-4492

844 South Fourth Street
Louisville, Kentucky 40202
(502) 583-6546

Louisiana

1407 Murray Street, Suite 101
Alexandria, Louisiana 71306
(318) 473-4494

2055 Wooddale Boulevard
Baton Rouge, Louisiana 70806
(504) 926-3010

300 Bond Street, Box 9129
Houma, Louisiana 70361
(504) 868-3456

804 Jefferson Street
P.O. Box 3651
Lafayette, Louisiana 70502
(318) 234-8341

1413 Ryan Street, Suite C
P.O. Box 1681
Lake Charles, Louisiana 70602
(318) 433-1633

141 De Siard Street
ONB Building
Suite 503

Monroe, Louisiana 71201
(318) 837-4600, 4601

301 Camp Street, Suite 403
New Orleans, Louisiana 70130
(504) 581-6222

1407 North Market Street
Shreveport, Louisiana 71107
(318) 221-8352

Maryland

401 North Howard Street
Baltimore, Maryland, 21201
(301) 685-6986

6917 Arlington Road
Bethesda, Maryland 20814
(301) 656-7000

Massachusetts

8 Winter Street
Boston, Massachusetts 02108
(617) 482-9151

106 State Road, Suite 4
Dartmouth, Massachusetts 02747
(617) 999-6060

The Federal Building
Suite 1
78 North Street
Hyannis, Massachusetts 02601
(617) 771-3022

316 Essex Street
Lawrence, Massachusetts 01840
(617) 687-7666

90 Park Avenue
Natick, Massachusetts 01760
(617) 655-5513

293 Bridge Street, Suite 324
Springfield, Massachusetts 01103
(413) 734-3114

32 Franklin Street
P.O. Box 379
Worcester, Massachusetts 01601
(617) 755-2548

Michigan

150 Michigan Avenue
Detroit, Michigan 48226
(313) 962-7566

1 Peoples Building
Grand Rapids, Michigan 49503
(616) 744-8236

Holland/Zeeland (616) 772-6063

Muskegon (616) 722-0707

Minnesota

1745 University Avenue
St. Paul, Minnesota 55104
(612) 646-4637

Mississippi

1317 22nd Avenue
P.O. Box 1047
Gulfport, Mississippi 39501
(601) 863-6645

510 George Street
P.O. Box 2090
Jackson, Mississippi 39205
(601) 948-4732

601 22nd Avenue, Suite 313
P.O. Box 5002
Meridian, Mississippi 39302
(601) 482-8752

Missouri

906 Grand Avenue
Kansas City, Missouri 64106
(816) 421-7800

Mansion House Center
440 North Fourth Street
St. Louis, Missouri 63101
(314) 241-3100

205 Park Central East
Room 319-320
Springfield, Missouri 65806
(417) 862-9231

Nebraska

719 North 48th Street
Lincoln, Nebraska 68504
(402) 467-5261

417 Farnam Building
1613 Farnam Street
Omaha, Nebraska 68102
(402) 346-3033

Nevada

1829 East Charleston Boulevard
Suite 103
Las Vegas, Nevada 89104
(702) 322-0657

New Hampshire

One Pillsbury Street
Concord, New Hampshire 03301
(603) 224-1991

New Jersey

836 Haddon Avenue
P.O. Box 303
Collingswood, New Jersey 08108
(609) 854-8467

690 Whitehead Road
Lawrenceville, New Jersey 08648
(609) 396-1199 (Mercer County)
(201) 536-6306 (Monmouth County)
(201) 329-6854, 55 (Middlesex, Somerset and
Hunderton Counties)

34 Park Place
Newark, New Jersey 07102
(201) 643-3025

2 Forest Avenue
Paramus, New Jersey 07653
(201) 845-4044

1721 Route 37 East
Toms River, New Jersey 06753
(201) 270-5577

New Mexico

2921 Carlisle, N.E.
Albuquerque, New Mexico 87110
(505) 884-0500

2021 east 20th Street
Farmington, New Mexico 87401
(505) 326-6501

Santa Fe Division
227 East Palace Avenue
Suite C
Santa Fe, New Mexico 87501
(505) 988-3648

New York

775 Main Street
Buffalo, New York 14203
(716) 856-7180

266 Main Street
Farmingdale, New York 11733 (Long Island)
(516) 420-0500

257 Park Avenue, South
New York, New York 10010
(212) 533-6200 (inquiries and complaints)
(212) 533-7500 (other)

257 Park Avenue, South
New York, New York 10010 (Harlem)
(212) 533-6200

1122 Sibley Tower
Rochester, New York 14604
(716) 546-6776

120 East Washington Street
Syracuse, New York 13202
(315) 479-6635

209 Elizabeth Street
Utica, New York 13501
(315) 724-3129

158 Westchester Avenue
White Plains, New York 10601
(914) 428-1230, 1231

120 East Main
Wappinger Falls
White Plains, New York 10601
(914) 297-6550

North Carolina

29½ Page Avenue
Ashville, North Carolina 28801
(704) 253-2392

202 North Tryon Street
Charlotte, North Carolina 28202
(704) 332-7152

3608 West Friendly Avenue
Greensboro, North Carolina 27410
(919) 852-4240, 4241, 4242

100 Park Drive Building
Suite 203
P.O. Box 12033
Research Triangle Park, North Carolina 27709
(919) 549-8221

914 First Union National Bank Building
Winston-Salem, North Carolina 27101
(919) 725-8348

Ohio

P.O. Box F 596
Akron, Ohio 44308
(216) 253-4590

500 Cleveland Avenue, North
Canton, Ohio 44702
(216) 454-9401

26 East Sixth Street
Cincinnati, Ohio 45202
(513) 421-3015

1720 Keith Building
Cleveland, Ohio 44115
(216) 241-7678

527 South High Street
Columbus, Ohio 43215
(614) 221-6336

40 West Fourth Street
Suite 280
Dayton, Ohio 45402
(513) 222-5825

405 North Huron Street
Toledo, Ohio 43604
(419) 241-6276

Mahoning Valley
P.O. Box 1495
Youngstown, Ohio 44503
(216) 744-3111



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Oklahoma

606 North Dewey
Oklahoma City, Oklahoma 73102
(405) 239-6081, 82, 83

4833 South Sheridan
Suite 412
Tulsa, Oklahoma 74145
(918) 664-1266

Oregon

430 Southwest Morrison
Suite 623
Portland, Oregon 97204
(503) 226-3981

Pennsylvania

528 North New Street
Dodson Building
Bethlehem, Pennsylvania 18018
(215) 866-8780

53 North Duke Street
Lancaster, Pennsylvania 17602
(717) 291-1151
(717) 846-2700 (exchange line for York County residents)

511 North Broad Street
Philadelphia, Pennsylvania 19123
(215) 574-3600

610 Smithfield Street
Pittsburgh, Pennsylvania 15222
(412) 456-2700

Brooks Building
Scranton, Pennsylvania 18503
(717) 342-9129

Puerto Rico

1606 Ponce de Leon Avenue
Suite 400
Santurce, Puerto Rico 00909
(809) 724-7474
Cable BEBUSBU

Rhode Island

248 Weybosset Street
Providence, Rhode Island 02903
(401) 272-9800

South Carolina

1338 Main Street
Suite 500
Columbia, South Carolina 29201
(803) 254-2525

608 East Washington Street
Greenville, South Carolina 29601
(803) 242-5052

Tennessee

716 James Building
735 Broad Street
Chattanooga, Tennessee 37402
(615) 266-6144

1209 Cowart Street
P.O. Box 3608
Knoxville, Tennessee 37917
(615) 522-1300

1835 Union, Suite 202
P.O. Box 41406
Memphis, Tennessee 38174-1406
(901) 272-9641

506 Nashville City Bank Building
Nashville, Tennessee 37201
(615) 254-5872

Texas

Bank of Commerce Building
Suite 320

Abilene, Texas 79605
(915) 691-1533

1008 West 10th Street
Amarillo, Texas 79101
(806) 374-3735

1005 American Plaza
Austin, Texas 78701
(512) 476-6943

960 North
P.O. Box 2988
Beaumont, Texas 77704
(713) 835-5348

202 Varisco Building
Bryan, Texas 77801
(713) 823-8148

109 North Chaparral, Suite 101
Corpus Christi, Texas 78401
(512) 888-5555

1511 Bryan Street, Suite 400
Dallas, Texas 75201
(214) 747-8891

6024 Gateway East
El Paso, Texas 79905
(915) 778-7000

709 Sinclair Building
106 West 5th Street
Fort Worth, Texas 76102
(817) 332-7585

P.O. Box 7499
Houston, Texas 77248
(713) 868-9500

1015 15th Street
P.O. Box 1178
Lubbock, Texas 79408
(806) 763-0459

Air Terminal Building
Room 216
P.O. Box 6006
Midland, Texas 79711
(915) 563-1880 (inquiries)
(915) 563-1881 (complaints)

337 West Twohig
San Angelo, Texas 76903
(915) 653-2318

1800 Northeast Loop 410
Suite 400
San Antonio, Texas 78217
(512) 828-9441

608 New Road
P.O. Box 7203
Waco, Texas 76718
(817) 772-7530

1106 Brook Avenue
Wichita Falls, Texas 76301
(817) 723-5526

Utah

40 North 100 East
Provo, Utah 94601
(801) 377-2611

1598 South Main Street
Salt Lake City, Utah 84115
(801) 487-4656

Virginia

105 East Annandale Road
Suite 210
Falls Church, Virginia 22046
(703) 533-1900

2019 Llewellyn Avenue
P.O. Box 11133
Norfolk, Virginia 23517
(804) 627-5651
(804) 851-9101 (peninsula area)

701 East Franklin, Suite 100
Richmond, Virginia 23219
(804) 648-0016

151 West Campbell Avenue, S.W.
Roanoke, Virginia 24011
(703) 342-3455



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Washington

2200 Sixth Avenue
Seattle, Washington 98121
 (206) 622-8067, 8068

South 176 Stevens Street, Suite A
Spokane, Washington 99204
 (509) 747-1155

949 Market Street, Suite 381
Tacoma, Washington 98401
 (206) 383-5561

424 Washington Mutual Building
 P.O. Box 1584
Yakima, Washington 98907
 (509) 248-1326

Wisconsin

740 North Plankinton Avenue
Milwaukee, Wisconsin 53203
 (414) 273-1600

CANADIAN BUREAUS

National Headquarters

2 Bloor Street, East
 Suite 3034
Toronto, Ontario M4W 1A8
 (416) 925-3141

Local Bureaus**Alberta**

630 8th Avenue, SW
 Suite 404
Calgary, Alberta T2P 1G6
 (403) 269-3905

600 Guardian Building
 10240 124th Street
Grande Prairie, Alberta
 (403) 532-7778

Red Deer, Alberta
 (403) 343-3280

British Columbia

788 Beatty Street
 Suite 404
Vancouver, BC V6B 2M1
 (604) 682-2711

635 Humboldt Street
 Room M-37
Victoria, BC V8W 1A7
 (604) 386-6348

Manitoba

365 Hargrave Street
 Room 204
Winnipeg, Manitoba R3B 2K3
 (204) 943-1486

New Brunswick

Box 1002
 331 Elmwood Drive
 Suite 2
Moncton, NB E1C-8P2
 (506) 854-3330

Newfoundland

P.O. Box 516
 2 Forbes Street
 Suite 9 (A1E, 4K1)
St. John's Newfoundland A1C 5K4
 (709) 364-2222

Nova Scotia

P.O. Box 2124
 1731 Barrington Street (B3J 2A4)
Halifax, Nova Scotia B3J 3B7
 (902) 422-6581 (inquiries)
 (902) 422-6582 (complaints)

Ontario

170 Jackson Street, East
Hamilton, Ontario L8N 1L4
 (416) 526-1111

354 Charles Street, East
Kitchener, Ontario N2G 4L5
 (519) 579-3080

71 Bank Street
 Suite 503
Ottawa, Ontario K1P 5N2
 (613) 237-4856

321 Bloor Street, East
 Suite 901
Toronto, Ontario M4W 1A8
 (416) 961-0237

500 Riverside Drive West
Windsor, Ontario N9A 5K6

Quebec

2055 Peel Street
 Suite 460
Montreal, PQ H3A 1V4
 (514) 286-9281

475 Rue Richelieu
Quebec City, PQ G1R 1K2
 (418) 523-2555

Saskatchewan

2049 Lorne Street
Regina, Saskatchewan, S4P 2M4
 (306) 352-7601

ISRAELI BUREAUS**Israel**

Seven Hamuchlar Street
 P.O. Box 578
Beer-Sheva, Israel
 34222

Allenby Street
 No. 53A
 65243 Tel-Aviv, Israel
Tel Aviv, Israel
 (03) 28-25-28

Industry Third-Party Dispute Resolution Programs

Third-party dispute resolution programs have been established by the industries listed below to help resolve problems between consumers and industry members that they have been unable to resolve themselves. So remember, before you contact the industry-sponsored third-party resolution program, you should give the business with which you have the problem an opportunity to resolve the complaint. Most businesses are anxious to assure customer satisfaction. If this fails, third-party programs can be helpful.

American Automobile Association

8111 Gatehouse Road
Falls Church, Virginia 22047
(703) 222-6000

Autoline

Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276-0100

National Administrator

Automotive Consumer Action Program (AUTOCAP)

8400 Westpark Drive
McLean, Virginia 22102
(703) 821-7000

BBB National Consumer Arbitration Program

Local Better Business Bureaus
Council of Better Business Bureaus
1515 Wilson Boulevard
Arlington, Virginia 22209
(703) 276-0100

Chrysler Customer Satisfaction Arbitration Board

P.O. Box 1718
Detroit, Michigan 48288
(313) 956-5970

Direct Selling Association

1730 M Street, N.W.
Suite 610
Washington, D.C. 20036
(202) 293-5760

Ford Consumer Appeals Board

P.O. Box 1805
Dearborn, Michigan 48126
(313) 337-6950

Funeral Service Consumer Action Program (ThanaCAP)

135 West Wells Street
Milwaukee, Wisconsin 53203
(414) 276-2500

Nancy High

Executive Director

Furniture Industry Consumer Advisory Panel (FICAP)

P.O. Box 951
High Point, North Carolina 27261
(written inquiries only)

General Motors Corporation

(Chevrolet, Oldsmobile, Buick, Pontiac
Cadillac, GMC Truck)
See Autoline

Home Owners Warranty Program (HOW)

2000 L Street, N.W.
Washington, D.C. 20036
(202) 463-4600

Household Goods Dispute Settlement Program

400 Army-Navy Drive
Arlington, Virginia 22202
(703) 521-1111

Major Appliance Consumer Action Panel (MACAP)

20 North Wacker Drive
Chicago, Illinois 60606
(312) 984-5858
800-621-0477 (toll free)

National Advertising Division (NAD)

Council of Better Bureaus
845 Third Avenue
New York, New York 10022
(212) 754-1320

Consumer Arbitration Center National Association of Securities Dealers, Inc.

Two World Trade Center South Tower
98th Floor
New York City, New York 10048
(212) 839-6200

Nissan Motor Corporation in U.S.A.

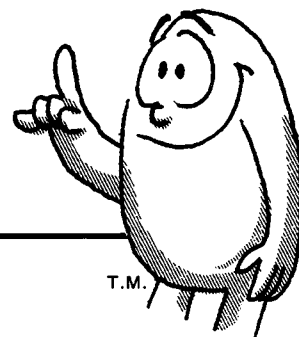
(Datsun, Nissan)
See Autoline

Volkswagen

(Volkswagen, Porsche, Audi)
See Autoline

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Trade Associations

Many industry and professional trade associations mediate disputes between consumers and their member companies. They should be contacted only after you have unsuccessfully tried to settle your complaint with the individual business and its corporate headquarters.

Consumer Affairs Department
Airline Passengers Association
 P. O. Box 220074
 Dallas, Texas 75222
 (214) 438-8100

Fred Shippee
 Technical Services
American Apparel Manufacturers Association
 1611 North Kent Street
 Suite 800
 Arlington, Virginia 22209
 (703) 524-1864

David Peterson
 Director of Public Affairs
American Collectors Association
 4040 West 70th Street
 P. O. Box 35106
 Minneapolis, Minnesota 55435
 (612) 926-6547

American Council of Life Insurance
 1850 K Street, N.W.
 6th Floor
 Washington, D.C. 20006
 (202) 862-4086
 800-423-8000 (toll free)

Office of Consumer Affairs
American Health Care Association
 1200 15th Street, N.W.
 Washington, D.C. 20005
 (written inquiries only)

Office of Public Relations
American Hospital Association
 840 North Lakeshore Drive
 Chicago, Illinois 60611
 (312) 280-6351

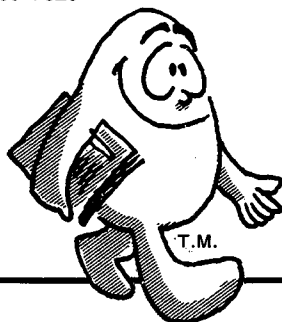
American Hotel and Motel Association
 888 Seventh Avenue
 New York, New York 10019
 (212) 265-4506

Consumer Affairs Department
American Meat Institute
 P. O. Box 3556
 Washington, D.C. 20007
 (202) 841-2400

American Movers Conference
 P. O. Box 2303
 Arlington, Virginia 22202
 (written inquiries only)

Albert Engelken
 Director of Communications
American Public Transit Association
 1225 Connecticut Avenue, N.W.
 Suite 200
 Washington, D.C. 20036
 (202) 828-2847

Ray Greenly
 Director, Consumer Affairs
American Society of Travel Agents, Inc.
 4400 MacArthur Boulevard N.W.
 Washington, D.C. 20007
 (202) 965-7520



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James A. Morrissey
 Director, Communications Division
American Textile Manufacturers' Institute
 1101 Connecticut Avenue, N.W.
 Washington, D.C. 20036
 (202) 862-0500

Department of Consumer Affairs
Association of Physical Fitness Centers
 5272 River Road
 Bethesda, Maryland 20816
 (written inquiries only)

Better Hearing Institute
 1430 K Street N.W.
 Washington, D.C. 20005
 (202) 638-7577
 800-424-8576 (toll free)

Consumer Affairs
Blue Cross and Blue Shield Associations, Inc.
 1709 New York Avenue, N.W.
 Suite 303
 Washington, D.C. 20006
 (202) 783-6222

Richard N. Hopper
 Director of Governmental Affairs
Carpet and Rug Institute
 1100 17th Street, N.W.
 Washington, D.C. 20036
 (written inquiries only)

Jack Cavanaugh
 Director,
 Ethical Practices and Consumer Affairs
Direct Marketing Association
 6 East 43rd Street
 New York City, New York 10017
 (212) 689-4977

Administrator
 Code of Ethics
Direct Selling Association
 1730 M Street, N.W.
 Washington, D.C. 20036
 (202) 293-5760

Duncan Cameron
 Director, Communications
Distilled Spirits Council of the United States
 425 13th Street, N.W.
 Suite 1300
 Washington, D.C. 20004
 (202) 628-3544

TRADE ASSOCIATIONS

Sally Browne
Director, Government and
Consumer Affairs

Electronic Industries Association

Consumer Electronic Group
2001 Eye Street, N.W.
Washington, D.C. 20006
(202) 457-4977

Health Insurance Association of America

1850 K Street, N.W.
6th Floor
Washington, D.C. 20006
(202) 862-4086
800-423-8000 (toll free)

Nancy Golonka
Director, Consumer Affairs
Insurance Information Institute
110 William Street
New York, New York 10038
(212) 669-9200 (inside New York call collect)
800-221-4954 (toll free outside New York)

Consumer Relations
International Fabricare Institute
12251 Tech Road
Silver Spring, Maryland 20904
(301) 622-2818

William Cherkasky
Executive Vice President
International Franchise Association
1025 Connecticut Avenue, N.W.
Suite 1005
Washington, D.C. 20036
(202) 659-0790

Susan M. Fiske
Consumer Affairs Advisor
Manufactured Housing Institute
1745 Jefferson Davis Highway
Arlington, Virginia 22202
(703) 979-6620

National Advertising Division (NAD) of the Council of Better Business Bureaus

845 Third Avenue
New York, New York 10022
(212) 754-1320

Director, Consumer Affairs/Public
Liaison
National Association of Home Builders
15th and M Streets, N.W.
Washington, D.C. 20005
(202) 822-0409

Sid Smith
President
**National Association of Hosiery
Manufacturers**

447 South Sharon Amity Road
Charlotte, North Carolina 28211
(704) 365-0913

National Association of Personnel Consultants

1432 Duke Street
Alexandria, Virginia 22314
(703) 684-0180

National Association of the Remodeling Industry

11 East 44th Street
New York, New York 10017
(212) 867-0121

Consumer Arbitration Center
**National Association of Securities
Dealers, Inc.**

Two World Trade Center South Tower
98th Floor
New York City, New York 10048
(212) 839-6200

Accrediting Department
**National Association of Trade &
Technical Schools**

2021 K Street, N.W.
Washington, D.C. 20006
(202) 296-8892

Gary Hong
Director, Public Policy
National Council of Health Centers
2600 Virginia Avenue, N.W.
Suite 1100
Washington, D.C. 20037
(202) 298-7393

Richard Robinson
Director, Dealers Services
**National Decorating Products
Association**

1050 North Lindbergh Boulevard
St. Louis, Missouri 63132
(314) 991-3470

Public Communications Division
National Food Processors Association
1401 New York Avenue, N.W.
Washington, D.C. 20005

National Foundation for Consumer Credit

8701 Georgia Avenue
Suite 601
Silver Spring, Maryland 20910
(301) 589-5600

Mary Hanko
Assistant to Executive Director
National Home Study Council
1601 18th Street, N.W.
Washington, D.C. 20009
(202) 234-5100

National Tire Dealers and Retreaders Association

1250 Eye Street, N.W.
Suite 400
Washington, D.C. 20005
(202) 789-2300

Pharmaceutical Manufacturers Association

1100 15th Street, N.W.
Suite 900
Washington, D.C. 20005
(202) 835-3468

Photo Marketing Association

3000 Picture Place
Jackson, Michigan 49201
(written complaints only)

Publishers Clearing House

382 Channel Drive
Port Washington, New York 11050
(516) 883-5432
800-645-9242 (toll free outside New York)

Mildred Gallik
Director of Consumer Affairs
The Soap and Detergent Association
475 Park Avenue South
New York, New York 10016
(212) 725-1262

Luana Moore
Executive Director
**Solar Energy Institute of
North America**

1110 Sixth Street, N.W.
Washington, D.C. 20001-3687
(202) 289-4411

Donna Datre
Public Information Manager
Toy Manufacturers of America
200 Fifth Avenue
New York, New York 10010
(212) 675-1141

Jean Valentine
Public Relations
Wine Institute
165 Post Street
San Francisco, California 94108
(415) 986-0878

State, County and City Government Consumer Protection Offices

Listed below are consumer protection offices which are part of state, county and city governments. Some are located in governors' offices, state attorney generals' offices or mayors' offices. Check in your state to see which office can help resolve complaints, furnish information or helpful publications, or provide other services. As a general rule, the first place you should go for help with a consumer problem is the local office nearest your home. Since most offices require that complaints be in writing, you might save time by writing, rather than calling, with your initial complaint.

Alabama

State Office

Fincher Allen, Director
Consumer Protection Division
Office of Attorney General
560 South McDonough Street
Montgomery, Alabama 36104
(205) 832-5936
800-392-5658 (toll free—Alabama only)

Alaska

State Office

Connie Sipe, Chief
Consumer Protection Section
Office of Attorney General
1031 West Fourth Avenue, Suite 110
Anchorage, Alaska 99501
(907) 279-0428

Branch Offices

Office of Attorney General
First National Center
100 Cushman Street, Suite 400
Fairbanks, Alaska 99707
(907) 452-1568

Office of Attorney General
Pouch K
Juneau, Alaska 99811
(907) 465-3692

Arizona

State Office

Patrick Murphy, Chief Counsel
Financial Fraud Division
Office of Attorney General
1275 West Washington Street
Phoenix, Arizona 85007
(602) 255-5763 (fraud only)
800-352-8431 (toll free—Arizona only)

Branch Office

John F. Kelly
Financial Fraud Division
Office of Attorney General
402 West Congress Street
Tucson, Arizona 85701
(602) 628-5501 (fraud only)

County Offices

John Barnes
Chief Investigator
Cochise County Attorney's Office
P.O. Drawer CA
Bisbee, Arizona 85603
(602) 432-5703 ext. 470

Howard Fell, Director
Consumer Protection/Economic Crime Unit
Pima County Attorney's Office
111 West Congress, Ninth Floor
Tucson, Arizona 85701
(602) 792-8668

David Ellsworth
Yuma County Attorney's Office
P.O. Box 1048
Yuma, Arizona 85364
(602) 782-4534 ext. 55

City Offices

Mayor's Citizens Assistance Office
251 West Washington
Phoenix, Arizona 85003
(602) 262-7777

Ronald M. Detrick
Supervising Attorney
Tucson City Attorney's Office
P.O. Box 27210
2302 East Speedway, Room 202
Tucson, Arizona 85726
(602) 791-4886

Arkansas

State Office

Tom Hicks, Director
Consumer Protection Division
Office of Attorney General
Justice Building
Little Rock, Arkansas 72201
(501) 371-2341
800-482-8982 (toll free—Arkansas only)

California

State Offices

Public Inquiry Unit
Office of Attorney General
1515 K Street, Suite 511
Sacramento, California 95814
(916) 322-3360
800-952-5225 (toll free—California only)



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Marie Shibuya-Snell, Director
California Department of
Consumer Affairs
1020 N Street
Sacramento, California 95814
(916) 445-0660 (complaint assistance)
(916) 445-1254 (consumer information)

Kathie J. Klass
Consumer Advisory Council
1020 N Street, Room A603
Sacramento, California 95814
(916) 322-0548

Bureau of Automotive Repair
California Department of
Consumer Affairs
3116 Bradshaw Road
Sacramento, California 95827
(916) 366-5050
800-952-5210 (toll free—California only; auto
repair only)

Branch Offices

George Smith, Acting Assistant Director
California Department of
Consumer Affairs
107 South Broadway, Room 8020
Los Angeles, California 90012
(213) 620-4360

Gladys Huerta, Supervisor
California Department of
Consumer Affairs
455 Golden Gate Avenue, Room 2191
San Francisco, California 94102
(415) 557-0966

County Offices

Richard Michaels
Assistant District Attorney
Consumer Fraud Division
Alameda County District Attorney's
Office
24405 Amador Street, Room 103
Hayward, California 94544
(415) 881-6150

William O'Malley
Contra Costa County District Attorney
Special Operations Division
P.O. Box 670
725 Court Street
Martinez, California 94553
(415) 372-4500 ext. 4620

Lawrence Viau, Chief
Consumer Fraud Division
Fresno County District Attorney's
Office
1100 Van Ness Avenue
Fresno, California 93721
(209) 488-3141

Edward R. Jagels, District Attorney
Consumer and Major Business Fraud Section
Kern County District Attorney's Office
1215 Truxton Avenue
Bakersfield, California 93301
(805) 861-2421

Richard Kalustian
Deputy District Attorney
Consumer and Environment
Protection Division
Los Angeles County District Attorney's Office
320 West Temple Street, Room 540
Los Angeles, California 90012
(213) 974-3970

Shirley Goldinger, Director
Los Angeles County Department of Consumer
Affairs
500 West Temple Street, Room B-96
Los Angeles, California 90012
(213) 974-1452

Robert DeSanti, Director
Consumer Protection Unit
Madera County Weights and Measures
902 North Gateway Drive
Madera, California 93637
(209) 674-4641

Cliff Harris
Deputy District Attorney
Consumer Division
Mendocino County District Attorney's Office
Ukiah, California 95482
(707) 468-4211

Candice Chin, Coordinator
Monterey County Office of Consumer Affairs
P.O. Box 1369
Salinas, California 93902
(408) 758-3859

John T. Swan
Deputy District Attorney
Consumer Affairs Division
Napa County District Attorney's Office
1125 Third Street
Napa, California 94558
(707) 253-4427

David Himelson
Deputy District Attorney
Major Fraud/Consumer Protection Unit
Orange County District Attorney's Office
P.O. Box 808
700 Civic Center Drive West
Santa Ana, California 92702
(714) 834-3600

Ronald Meiendez, Director
Orange County Office of Consumer Affairs
1300 South Grand Avenue
Building C
Santa Ana, California 92711
(714) 834-6100

Gary Tranbarger
Deputy District Attorney
Economic Crime Division
Riverside County District Attorney's Office
4080 Lemon Street
P.O. Box 1148
Riverside, California 92502
(714) 787-6372

Jeffery B. Marschner
Supervising Deputy District Attorney
Sacramento County District Attorney's Fraud
Division
P.O. Box 749
Sacramento, California 95804
(916) 440-6174

Charles Hayes, Director
Consumer Fraud Division
San Diego County District Attorney's Office
P.O. Box X-1011
San Diego, California 92112
(619) 236-2474

Robert H. Berez
Attorney in Charge
Consumer Fraud/Economic Crime Unit
San Francisco County District Attorney's Office
880 Bryant Street, Room 320
San Francisco, California 94103
(415) 553-1821

Stephen Taylor
Deputy District Attorney in Charge
Consumer Fraud and Regulatory Agencies
Division
San Joaquin County District Attorney's Office
P.O. Box 50
Stockton, California 95201
(209) 944-3811

Christopher Money
District Attorney
Consumer Unit
San Luis Obispo County District Attorney's Office
Room 450
County Government Center
1050 Monterey Street
San Luis Obispo, California 93408
(805) 549-5800

Carl Holm
Deputy District Attorney
Consumer Fraud Unit
San Mateo County District Attorney's Office
Hall of Justice and Records
Redwood City, California 94063
(415) 363-4656

Carolyn Wulfsberg
Deputy District Attorney
Consumer/Business Law Section
Santa Barbara County District Attorney's Office
118 East Figueroa
Santa Barbara, California 93101
(805) 963-6158

Gordon Spencer, Director
Santa Clara County Department of Consumer
Affairs
1553 Berger Drive
San Jose, California 95112
(408) 299-4211

James Chang
Deputy District Attorney
Consumer Fraud Unit
Santa Clara County District Attorney's Office
70 West Hedding Street, West Wing
San Jose, California 95110
(408) 275-9651

Gloria Lorenzo, Coordinator
Division of Consumer Affairs
Santa Cruz County District Attorney's Office
701 Ocean Street, Room 240
Santa Cruz, California 95060
(408) 425-2054

Mark Geiger
Deputy District Attorney
Consumer Affairs Unit
Solano County District Attorney's Office
600 Union Avenue
Fairfield, California 94533
(707) 429-6451

Claudia Leong
Consumer Affairs Coordinator
Stanislaus County Office of Consumer Affairs
1100 H Street, 2nd Floor
Modesto, California 95354
(209) 571-6211

Edgar H. Hayden, Jr.
Deputy District Attorney
Consumer Fraud Unit
Stanislaus County District Attorney's Office
P.O. Box 442
Modesto, California 95353
(209) 571-5550

Robert O'Connor
Deputy District Attorney
Consumer Fraud/Economic Crime Unit
Ventura County District Attorney's Office
800 South Victoria Avenue
Ventura, California 93009
(805) 654-3110

Charles R. Van Court
Acting District Attorney
Yolo County District Attorney's Office
Consumer Fraud Division
P.O. Box 1247
Woodland, California 95695
(916) 666-8521

City Offices

Assistant City Attorney
Consumer Protection Section
Los Angeles City Attorney's Office
200 North Main Street
1700 City Hall East
Los Angeles, California 90012
(213) 485-4515

Susan Huguenor
Deputy City Attorney
Consumer Fraud Unit
San Diego City Attorney's Office
City Administration Building
202 C Street, 3rd Floor
San Diego, California 92101
(619) 236-6007

Barbara Levitt
Consumer Affairs Specialist
Consumer Division
Santa Monica City Attorney's Office
1685 Main Street, Room 310
Santa Monica, California 90401
(213) 393-9975 ext. 321

Colorado

State Offices

Thomas P. McMahon
Antitrust and Consumer Protection
Enforcement Section
Office of Attorney General
1525 Sherman Street, Third Floor
Denver, Colorado 80203
(303) 866-3611

Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.



Martin Stuber, Administrator
Uniform Consumer Credit Code
Office of Attorney General
1525 Sherman Street, 2nd Floor
Denver, Colorado 80203
(303) 866-3611

Helen Davis
Consumer and Food Specialist
Department of Agriculture
1525 Sherman Street, Fourth Floor
Denver, Colorado 80203
(303) 866-3561

County Offices

Mike Wallace, District Attorney
Archuleta, LaPlata and San Juan Counties
District Attorney's Consumer Office
P. O. Box 3455
Durango, Colorado 81301
(303) 247-8850

Alex Hunter, District Attorney
Boulder County District Attorney's
Consumer Office
P. O. Box 471
Boulder, Colorado 80306
(303) 441-3700

Clair Villano
Executive Director
Denver County District Attorney's
Office of Consumer Fraud
1544 York Street
Denver, Colorado 80206
(303) 333-4224 (inquiries)
(303) 333-7723 (complaints)

Bob Russel, District Attorney
El Paso and Teller Counties
District Attorney's Consumer Office
11 East Vermijo
Colorado Springs, Colorado 80903
(303) 471-5861

Al Bloom, Investigator
Larimer County District Attorney's
Consumer Office
Rocky Mountain Bank Building
P. O. Box 1489
Fort Collins, Colorado 80522
(303) 221-7200

Gus Sandstrom
District Attorney
Pueblo County District Attorney's
Consumer Office
Courthouse
Tenth and Main Streets
Pueblo, Colorado 81003
(303) 544-0075

Stanley C. Peak
District Attorney
Weld County District Attorney's
Consumer Office
P. O. Box 1167
Greeley, Colorado 80632
(303) 356-4000 ext. 4734

Connecticut

State Offices

Mary M. Heslin, Commissioner
Department of Consumer Protection
State Office Building
165 Capitol Avenue
Hartford, Connecticut 06106
(203) 566-4999
800-842-2649 (toll free—Connecticut only)

Robert M. Langer
Assistant Attorney General
Antitrust/Consumer Protection
Office of Attorney General
30 Trinity Street
Hartford, Connecticut 06106
(203) 566-5374

City Offices

Guy Tommasi, Director
Middletown Office of Consumer
Protection
City Hall
Middletown, Connecticut 06457
(203) 344-3400

Delaware

State Offices

Frances M. West, Director
Division of Consumer Affairs
Department of Community Affairs
820 North French Street, 4th Floor
Wilmington, Delaware 19801
(302) 571-3250

Vincent Amberly
Deputy-in-Charge
Economic Crime/Consumer Rights Division
820 North French Street
Wilmington, Delaware 19801
(302) 571-3849

District of Columbia

Carol B. Thompson, Director
District of Columbia
Department of Consumer
and Regulatory Affairs
614 H Street, N.W.
Washington, D.C. 20001
(202) 727-7000

Florida

State Offices

Jane Robinson, Director
Division of Consumer Services
508 Mayo Building
Tallahassee, Florida 32301
(904) 488-2221
800-342-2176 (toll free—Florida only)

Stephen J. Kubik
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
State Capitol
Tallahassee, Florida 32301
(904) 488-8916

Branch Office

Leonard Elias
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
401 N.W. Second Avenue, Suite 450
Miami, Florida 33128
(305) 377-5619

County Offices

Linda McCann
Assistant State Attorney
Brevard County Consumer Fraud Division
Office of State Attorney
County Courthouse
Titusville, Florida 32780
(305) 322-7534

Stanley A. Kaufman, Director
Broward County Consumer Affairs Division
236 S.E. First Avenue, 6th Floor
Fort Lauderdale, Florida 33301
(305) 765-5306

Arthur Hershbein, Director
Metropolitan Dade County Consumer
Protection Division
44 West Flagler Street, Suite 2303
Miami, Florida 33130
(305) 579-4222

Walter T. Dartland
Consumer Advocate
Metropolitan Dade County
44 West Flagler Street, Room 2301
Miami, Florida 33130
(305) 579-4206

Katherine F. Rundle, Chief
Dade County Economic Crime Unit
Office of State Attorney
1351 N.W. 12th Street
Miami, Florida 33125
(305) 547-5200

James A. Gardner
State Attorney for Manatee, Sarasota
and DeSoto Counties
Office of State Attorney
2002 Ringling Boulevard
Sarasota, Florida 33577
(813) 955-0918

Thatcher Walt
Consumer Affairs Officer
Duval County Division of Consumer Affairs
Department of Human Resources
614 City Hall
Jacksonville, Florida 32202
(904) 633-3429 or 3940

Sam Uccello, Director
Hillsborough County Department
of Consumer Affairs
305 North Morgan, Suite 707
Tampa, Florida 33602
(813) 272-6750

John T. Scheidt, Chief
Investigative Unit
Orange County Consumer Fraud Unit
250 North Orange Avenue
P. O. Box 1673
Orlando, Florida 32802
(305) 420-3880

Alice C. Skaggs, Director
Palm Beach County Department
of Consumer Affairs
324 Datura Street
Commerce Building, Suite 300
West Palm Beach, Florida 33401
(305) 837-2670

Frank Stockton, Chief
Palm Beach County Economic Crime Division
Office of State Attorney
P. O. Drawer 2905
West Palm Beach, Florida 33402
(305) 837-2391

Alfred J. Cortis, Administrator
Pasco County Consumer Affairs Division
4025 Moon Lake Road
New Port Richey, Florida 33553
(813) 847-8110

William H. Richards, Director
Pinellas County Office of Consumer Affairs
P. O. Box 5145
Largo, Florida 34294-5145
(813) 586-5402

Douglas Huth, Coordinator
Seminole County Consumer Fraud Division
Office of State Attorney
Seminole County Courthouse
Sanford, Florida 32771
(305) 322-7534

City Offices

Morris Cohen, Chairman
Lauderhill Consumer Affairs Committee
1176 N.W. 42nd Way
Lauderhill, Florida 33313
(305) 583-1045

Nat Cohen, Chairman
Tamarac Board of Consumer Affairs
5811 N.W. 88th Avenue
Tamarac, Florida 33321
(305) 722-5900 ext. 26

Georgia

State Offices

Barry Reid, Administrator
Governor's Office of Consumer Affairs
205 Butler Street, S.E., Suite 356
Atlanta, Georgia 30334
(404) 656-3790
800-282-5808 (toll free—Georgia only)

Michael S. Rosenthal
Attorney for Deceptive Practices
Office of Attorney General
210 State Judicial Building
Atlanta, Georgia 30334
(404) 656-3323

Hawaii

State Office

Mark Nomura, Director
Office of Consumer Protection
Department of Commerce and Consumer Affairs
250 South King Street
P. O. Box 3767
Honolulu, Hawaii 96812
(808) 548-2560 (administrative and
legal—Hawaii only)
(808) 548-2540 (complaints—Hawaii only)

Branch Offices

Glenn Ikemoto, Investigator
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
3060 Eiwa Street
Lihue, Kauai, Hawaii 96766
(808) 245-4365

Herbert Ohigashi, Investigator
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
P. O. Box 1098
Wailuku, Maui, Hawaii 96793
(808) 244-4387

Tom Inomoto, Investigator
Office of Consumer Protection
Department of Commerce and
Consumer Affairs
75 Aupuni Street
Hilo, Hawaii 96720
(808) 961-7433

Idaho

State Office

Office of Attorney General
State Capitol
Boise, Idaho 83720
(208) 334-2400

Illinois

State Offices

Ellen Craig
Special Assistant to the Governor
Governor's Office of
Interagency Cooperation
160 North LaSalle Street, Suite 2010
Chicago, Illinois 60601
(312) 793-2754

Howard L. Hood
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
500 South Second Street
Springfield, Illinois 62706
(217) 782-9011

Branch Offices

Clifford L. Meacham, Chief
Consumer Protection Division
Office of Attorney General
53 West Jackson Boulevard
Chicago, Illinois 60604
(312) 793-3580

Keith Hohimer, Investigator
Consumer Protection Division
Office of Attorney General
Association of Commerce and
Industry Building
210 Southeast Street
Bloomington, Illinois 61701
(309) 829-6344

Robert Wells
Assistant Special Investigator
Consumer Protection Division
Office of Attorney General
103 South Washington Street, Suite 12
Carbondale, Illinois 62901
(618) 457-7831

Brenda Matheny, Office Manager
Consumer Protection Division
Office of Attorney General
City Hall
520 Jackson Street
Charleston, Illinois 61920
(217) 345-5651



Consumers, Remember:

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Jeffery Margolin
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
813 East State Street
Rockford, Illinois 61104
(815) 965-1060

Mary Runion, Office Manager
Consumer Protection Division
Office of Attorney General
Community Center
1616 North Arlington Heights Road
Arlington Heights, Illinois 60004
(312) 259-7730

Joseph Dixon, Investigator
Consumer Protection Division
Office of Attorney General
1339 West Irving Park Road
Bensenville, Illinois 60106
(312) 595-2374 or 2375

James M. Lockwood
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
480 North Broadway, Room 200
Chicago, Illinois 60640
(312) 769-3742

Jeff Einbinder, Office Manager
Consumer Protection Division
Office of Attorney General
Chamber of Commerce Building
800 Lee Street
Des Plaines, Illinois 60016
(312) 824-4200

Kermit Yost, Office Manager
Consumer Protection Division
Office of Attorney General
6101 Capulina Street
Morton Grove, Illinois 60053
(312) 965-4658

Jeannette Yost, Office Manager
Consumer Protection Division
Office of Attorney General
5127 Oakton Street
Skokie, Illinois 60065
(312) 674-2522 or 673-0500

Holly Isely, Office Manager
Consumer Protection Division
Office of Attorney General
414 North Sheridan Road
Waukegan, Illinois 60085-4096
(312) 249-3802

County Offices

Robert J. Ruiz, Supervisor
Consumer Fraud Division
Cook County Office of State Attorney
500 Daley Center
Chicago, Illinois 60602
(312) 443-4364

Don W. Weber, State's Attorney
Madison County Office of State Attorney
103 Purcell Street, 3rd Floor
Edwardsville, Illinois 62025
(618) 692-4550

Floyd Atkinson, Director
Consumer Protection Division
Rock Island County Consumer Protection
County Court House
Rock Island, Illinois 61201
(309) 786-4451 ext. 228

City Offices

Karen Petite, Commissioner
Chicago Department of Consumer Services
121 North LaSalle Street, Room 808
Chicago, Illinois 60602
(312) 744-4090

Robert E. Hinde, Administrator
Des Plaines Consumer Protection Commission
1420 Miner Street
Des Plaines, Illinois 60016
(312) 391-5363

Indiana

State Office

David A. Miller
Chief Counsel and Director
Consumer Protection Division
Office of Attorney General
219 State House
Indianapolis, Indiana 46204
(317) 232-6330 or 6331
800-382-5516 (toll free—Indiana only)

County Offices

Jack Crawford
Lake County Prosecuting Attorney
2293 North Main Street
Crown Point, Indiana 46307
(219) 738-9055

Stephen Goldsmith
Marion County Prosecuting Attorney
560 City-County Building
Indianapolis, Indiana 46204
(317) 236-3522

Robert Pigman
Vanderburgh County Prosecuting Attorney
First Judicial Circuit
Room 220, Courts Building
Civic Center Complex
Evansville, Indiana 47708
(812) 426-5150

City Office

Brian Nelson, Director
Gary Office of Consumer Affairs
Annex East
1100 Massachusetts Street
Gary, Indiana 46407
(219) 886-0145

Iowa

State Offices

Douglas R. Carlson
Assistant Attorney General in Charge
Consumer Protection Division
Office of Attorney General
1300 East Walnut Street, 2nd Floor
Des Moines, Iowa 50319
(515) 281-5926

William P. Angrick, II
Iowa Citizens' Aide/Ombudsman
515 East 12th Street
Des Moines, Iowa, 50319
(515) 281-3592

Kansas

State Office

Wayne Hundley
Deputy Attorney General and Chief
Consumer Protection and Antitrust Division
Office of Attorney General
Kansas Judicial Center, 2nd Floor
Topeka, Kansas 66612
(913) 296-3751
800-432-2310 (toll free—Kansas only)

County Offices

Ed Van Morlan
Assistant District Attorney and Head
Consumer Fraud Division
Johnson County District Attorney's Office
Johnson County Courthouse, Box 728
Olathe, Kansas 66061
(913) 782-5000 ext. 318

Richard T. Ballinger, Director
Consumer Fraud and Economic Crime Division
Sedgwick County District Attorney's Office
Sedgwick County Courthouse
Wichita, Kansas 67203
(316) 268-7921

Gary L. Conwell
Assistant District Attorney
Shawnee County District Attorney's Office
Shawnee County Courthouse, Room 212
Topeka, Kansas 66603
(913) 295-4340

City Office

James E. Benter, III
Deputy City Attorney
Topeka Consumer Protection Division
City Attorney's Office
215 East Seventh Street
Topeka, Kansas 66603
(913) 295-3883

Kentucky

State Office

Michael Belting, Director
Consumer Protection Division
Office of Attorney General
209 Saint Clair Street
Frankfort, Kentucky 40601
(502) 564-2200
800-432-9257 (toll free—Kentucky only)

County Office

Richard E. Akers, Administrator
Jefferson County Consumer Protection
Department
527 West Jefferson Street, Room 106
Louisville, Kentucky 40202
(502) 581-6280

Louisiana

State Offices

Ann Myers, Director
State Office of Consumer Protection
2610A Wooddale Boulevard
P. O. Box 44091, Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-4401
800-272-8478 (toll free—Louisiana only)

Patricia J. Hakes, Chief
Consumer Protection Section
Office of Attorney General
1885 Wooddale Boulevard
Suite 1205
Baton Rouge, Louisiana 70806
(504) 925-4181

Bruce Malone
Assistant Commissioner
Office of Marketing
Department of Agriculture
P. O. Box 44184, Capitol Station
Baton Rouge, Louisiana 70804
(504) 292-3600

Branch Office

Nadine Ramsey
Consumer Protection Section
Office of Attorney General
234 Loyola Avenue, 7th Floor
New Orleans, Louisiana 70112
(504) 568-5575

County Office

Sgt. Albert Olsen, Director
Consumer Protection and Commercial Fraud
Division
Jefferson Parish District Attorney's Office
New Courthouse Annex, Fifth Floor
Gretna, Louisiana 70053
(504) 368-1020

Maine

State Offices

Cheryl Harrington
Assistant Attorney General
Consumer Fraud Division
Office of Attorney General
State House Station No. Six
Augusta, Maine 04333
(207) 289-3716

Harry Giddinge
Deputy Superintendent
Bureau of Consumer Protection
Department of Business Regulation
State House Station No. 35
Augusta, Maine 04333
(207) 289-3731

Maryland

State Offices

Rebecca L. Cody, Director
Office of Licensing and Consumer Services
Motor Vehicle Administration
6601 Ritchie Highway, N.E.
Glen Burnie, Maryland 21062
(301) 768-7420

Steven J. Cole, Director
Consumer and Investor Affairs
Office of Attorney General
Seven North Calvert Street
Baltimore, Maryland 21202
(301) 528-8662

Branch Offices

Alice Pensmith
Consumer Specialist
Metro Branch Office
Consumer Protection Division
Office of Attorney General
5112 Berwyn Road, Third Floor
College Park, Maryland 20740
(301) 474-3500

Larry Munson, Director
Western Maryland Branch Office
Consumer Protection Division
Office of Attorney General
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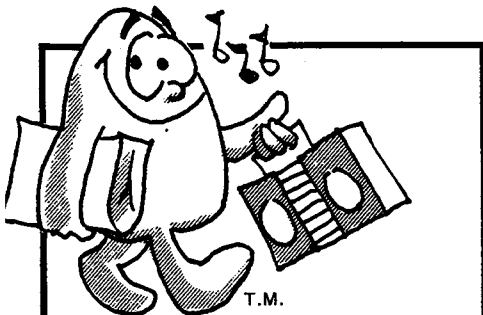
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Consumers, Remember:

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3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

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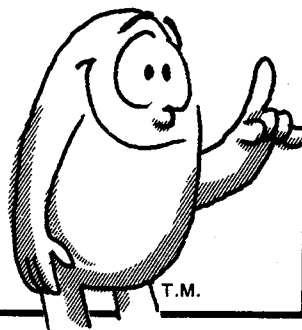
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Consumers, Remember:

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5. The last resort is a small claims court or private lawyer.

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Yonkers, New York 10703
(914) 964-3563, 64, 65

North Carolina

State Office

John R. B. Matthis
Special Deputy Attorney General
and Chief
Consumer Protection Division
Office of Attorney General
Department of Justice Building
P. O. Box 629
Raleigh, North Carolina 27602-0629
(919) 733-7741

North Dakota

State Offices

Robert O. Wefald
Attorney General for the State
of North Dakota
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2210

Consumer Fraud Division
Office of Attorney General
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-3404
800-472-2600 (toll free—North Dakota only)

County Office

Eliot Glassheim
Executive Director
Quad County Community
Action Agency
27½ South Third Street
Grand Forks, North Dakota 58201
(701) 746-5431

Ohio

State Offices

William A. Spratley
Consumers' Counsel
137 East State Street
Columbus, Ohio 43215
(614) 466-9605
800-282-9448 (toll free—Ohio only)

James Meaney, Chief
Consumer Frauds and Crimes
Section
Office of Attorney General
30 East Broad Street, 15th Floor
Columbus, Ohio 43215
(614) 466-8831 or 4986
800-282-0515 (toll free—Ohio only)

County Offices

Richard Curtin
Economic Crime Division
Franklin County Office of
Prosecuting Attorney
Hall of Justice
369 South High Street
Columbus, Ohio 43215
(614) 462-3248

Carol Taylor, Acting Director
Greene County Community
Action Council
137 North Detroit Street
Xenia, Ohio 45385
(513) 376-2988

Timothy Groggin
County Investigator
Consumer Protection Division
Lake County Office of
Prosecuting Attorney
Lake County Court House
Painesville, Ohio 44077
(216) 352-6281 ext. 281

Theodore Shaman, Jr.
Assistant Prosecuting Attorney
Montgomery County Fraud Section
County Courts Building
41 North Perry
Dayton, Ohio 45422
(513) 228-5126

John Plough, Prosecuting Attorney
Consumer Protection Division
Portage County Prosecutor's Office
466 South Chestnut Street
Ravenna, Ohio 44266
(216) 296-4593

Lynn C. Slaby
Prosecuting Attorney
Summit County Bureau of Investigations
53 East Center Street
Akron, Ohio 44308
(216) 379-2784

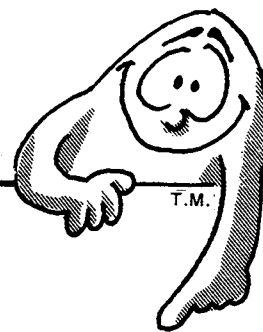
City Offices

Victor Dandrea, Chief Assistant
Akron Division of Consumer Protection
217 South High Street
Akron, Ohio 44308
(216) 375-2730

James R. Kalkman
Canton City Sealer and Commissioner of
Consumer Protection
919 Walnut Avenue, N.E.
Canton, Ohio 44704
(216) 489-3065

Noel Morgan, Chief
Cincinnati Consumer Protection Division
City Solicitor's Office
126 City Hall
Cincinnati, Ohio 45202
(513) 352-3971

Paula Slimak, Director
Cleveland Office of Consumer Affairs
1230 East Sixth Street
Cleveland, Ohio 44114
(216) 664-3200



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3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

William R. Craig, Administrator
Columbus Community Services
50 West Gay Street, Fourth Floor
Columbus, Ohio 43215
(614) 222-7144

Anthony C. Julian, Director
Youngstown Division of Consumer Affairs
City Hall
26 South Phelps Street
Youngstown, Ohio 44503
(216) 746-1892

Oklahoma

State Offices

William E. White, Director
Department of Complaints,
Investigation and Mediation
Oklahoma Corporation Commission
Jim Thorpe Building, Room 680
Oklahoma City, Oklahoma 73105
(405) 521-4113

William S. Morgan, Administrator
Department of Consumer Credit
B82 Jim Thorpe Building
Oklahoma City, Oklahoma 73105
(405) 521-3653

Patsy L. Plate
Assistant Attorney General
for Consumer Protection
Office of Attorney General
112 State Capitol Building
Oklahoma City, Oklahoma 73105
(405) 521-3921
800-522-8555 (toll free—Oklahoma only)

Oregon

State Office

Richard Caswell
Attorney in Charge
Financial Fraud Section
Department of Justice
Justice Building
Salem, Oregon 97310
(503) 378-4732

Pennsylvania

State Offices

Michael J. Pekula, Acting Director
Bureau of Consumer Protection
Office of Attorney General
Strawberry Square —14th Floor
Harrisburg, Pennsylvania 17120
(717) 787-9707

David Barasch, Acting Consumer Advocate
Office of Consumer Advocate—Utilities
Office of Attorney General
1425 Strawberry Square
Harrisburg, Pennsylvania 17120
(717) 783-5048 (utilities only)

Branch Offices

Michael Butler
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
27 North Seventh Street
Allentown, Pennsylvania 18101
(215) 821-6690

Gary H. Nash
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
919 State Street, Room 203
Erie, Pennsylvania 16501
(814) 871-4371

David Rosenberg
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
333 Market Street — 17th Floor
Harrisburg, Pennsylvania 17101
(717) 787-7109

John E. Kelly
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
1009 State Office Building
1400 West Spring Garden Street
Philadelphia, Pennsylvania 19130
(215) 351-2414

Cynthia A. Baldwin
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
300 Liberty Avenue, Room 1405
Pittsburgh, Pennsylvania 15222
(412) 565-5135

J. P. McGowan
Deputy Attorney General
Bureau of Consumer Protection
Office of Attorney General
Room 358 — State Office Building
100 Lackawanna Avenue
Scranton, Pennsylvania 18503
(717) 961-4913

County Offices

Sidney Elkins, Chairperson
Beaver County Alliance for Consumer Protection
Public Works Building, Route 51
Fallston, Pennsylvania 15066
(412) 728-5700 ext. 422

Peggy Adams, Director
Bucks County Bureau of Consumer Protection
and Weights and Measures
Courthouse Annex
Broad and Union Streets
Doylestown, Pennsylvania 18901
(215) 348-7442

Robert Taylor, Director
Chester County Bureau of Consumer Protection
and Weights and Measures
515 North Wing Courthouse
West Chester, Pennsylvania 19380
(215) 431-6150

Catherine Sprague, Director
Cumberland County Bureau of Consumer Affairs
Courthouse
Carlisle, Pennsylvania 17013
(717) 249-5802

Evelyn Yancoskie, Director
Delaware County Office of Consumer Affairs and
Weights and Measures
Government Center Building
Second and Olive Streets
Media, Pennsylvania 19063
(215) 891-4865

Angela Hazely, Director
Indiana County Bureau of Consumer Affairs
P.O. Box 187
Indiana, Pennsylvania 15701
(412) 465-2657

Michael Ranck, District Attorney
Lancaster County Consumer Protection
Commission
P.O. Box 3480
50 North Duke Street
Lancaster, Pennsylvania 17603
(717) 299-7921

Mary Madill, Director
Montgomery County Consumer Affairs
Department
County Courthouse
Norristown, Pennsylvania 19404
(215) 278-3565

City Offices

Lucille O'Drain, Director
Philadelphia Mayor's Office of Consumer
Services
121 City Hall
Philadelphia, Pennsylvania 19107
(215) 686-7595

Joseph D. Casey, Chief
Economic Crime Unit
Philadelphia District Attorney's Office
1300 Chestnut Street
Philadelphia, Pennsylvania 19107
(215) 875-6038

Rhode Island

State Offices

Charles DeLeva
Assistant Attorney General and Chief
Consumer Protection Unit
Department of Attorney General
72 Pine Street
Providence, Rhode Island 02903
(401) 277-3163

Edwin P. Palumbo
Executive Director
Rhode Island Consumers' Council
365 Broadway
Providence, Rhode Island 02909
(401) 277-2764

South Carolina

State Offices

Althea Wright, Coordinator
Office of Citizens' Service
Office of the Governor
P.O. Box 11450
Columbia, South Carolina 29211
(803) 758-3261

Steve Hamm, Administrator
Department of Consumer Affairs
P.O. Box 5757
Columbia, South Carolina 29250
(803) 758-2040

800-922-1594 (toll free—South Carolina only)

W. Joseph Isaacs
Assistant Attorney General
Consumer Fraud and Antitrust Section
Office of Attorney General
P.O. Box 11549
Columbia, South Carolina 29211
(803) 758-3040

William V. Bradley
State Ombudsman
Office of Executive Policy and Program
1205 Pendleton Street, Room 412
Columbia, South Carolina 29201
(803) 758-2249

South Dakota

State Office

Mark Smith
Assistant Attorney General
Division of Consumer Protection
Office of Attorney General
Insurance Building
Pierre, South Dakota 57501
(605) 773-4400
800-592-1865 (toll free—South Dakota only)

Tennessee

State Offices

Ann Eaden, Director
Division of Consumer Affairs
Department of Commerce and Insurance
206 State Office Building
Nashville, Tennessee 37204
(615) 741-4737
800-342-8385 (toll free—Tennessee only)

William J. Haynes, Jr.
Deputy Attorney General
Antitrust and Consumer Protection Division
Office of Attorney General
450 James Robertson Parkway
Nashville, Tennessee 37219
(615) 741-2672

Texas

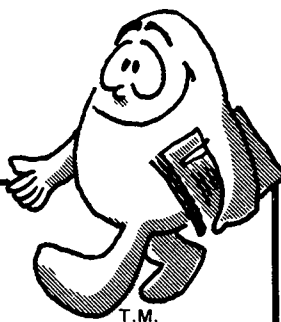
State Office

David A. Talbot, Jr.
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
P.O. Box 12548, Capitol Station
Austin, Texas 78711
(512) 475-3288

Branch Offices

Eden Davis
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
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714 Jackson Street
Dallas, Texas 75202
(214) 742-8944

Cassandra J. Church
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4824 Alberta Street, Suite 160
El Paso, Texas 79905
(915) 533-3484



Consumers, Remember:

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3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Edward Wesley
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
1220 Dallas Avenue, Suite 202
Houston, Texas 77002-6986
(713) 650-0666

Victoria Esson
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
806 Broadway, Suite 312
Lubbock, Texas 79401
(806) 747-5238

Patricia Robards
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
4309 North Tenth, Suite B
McAllen, Texas 78501
(512) 682-4547

Aaron Valenzuela
Assistant Attorney General
Consumer Protection Division
Office of Attorney General
200 Main Plaza, Suite 400
San Antonio, Texas 78205
(512) 225-4191

County Offices

Knox Fitzpatrick, Chief
Dallas County Consumer Fraud Division
2700 Stemmons Expressway
500 Stemmons Tower East
Dallas, Texas 75207
(214) 630-6300

Russel Turbeville
Assistant District Attorney
Harris County Consumer Fraud Division
Office of District Attorney
201 Fannin, Suite 200
Houston, Texas 77002
(713) 221-5836

Larry Moore
Assistant District Attorney
Tarrant County Economic Crimes
200 West Belknap Street
Fort Worth, Texas 76102
(817) 334-1897 (criminal consumer fraud)

City Offices

Thomas Z. James, Director
Dallas Department of Consumer Services
1500 West Mockingbird, Room A-19
Dallas, Texas 75235
(214) 670-6414

David Watson
Fort Worth Office of Consumer Affairs and
Weights and Measures
1800 University Drive
Room 208
Fort Worth, Texas 76107
(817) 870-7570

Utah

State Offices

Jean A. Williams, Director
Division of Consumer Protection
Department of Business Regulation
Heber M. Wells Building
160 East 300 South
P.O. Box 5802
Salt Lake City, Utah 84111
(801) 530-6619

Dr. Carol L. Clark
Assistant Attorney General for Consumer Affairs
Office of Attorney General
124 State Capitol
Salt Lake City, Utah 84114
(801) 533-4262

Vermont

State Offices

Edwin Hobson
Assistant Attorney General and Chief
Consumer Protection Division
Office of Attorney General
109 State Street
Montpelier, Vermont 05602
(802) 828-3171
800-642-5149 (toll free—Vermont only)

Trafford Brink, Director
Weights and Measures Division
Department of Agriculture
116 State Street
Montpelier, Vermont 05602
(802) 828-2436

Virginia

State Offices

Anthony Gambardella
Senior Assistant Attorney General
Division of Consumer Counsel
Office of Attorney General
Supreme Court Building
101 North Eighth Street, Fifth Floor
Richmond, Virginia 23219
(804) 786-4075

Jean Bass, Director
State Office of Consumer Affairs
Department of Agriculture and Consumer Services
Room 110, Washington Building
1100 Bank Street
Richmond, Virginia 23219
(804) 786-2042
800-552-9963 (toll free for complaints regarding state agencies)

Branch Office

Mary Ann Shurtz, Coordinator
Northern Virginia Branch
State Office of Consumer Affairs
Department of Agriculture and Consumer Services
3016 Williams Drive
Fairfax, Virginia 22031
(703) 573-1286

County Offices

Jean D. Galloway
Director
Arlington County Office of Consumer Affairs
2049 15th Street, North
Arlington, Virginia 22201
(703) 558-2142

Ron Mallard, Director
Fairfax County Department of Consumer Affairs
3959 Pender Drive
Fairfax, Virginia 22030
(703) 691-3214

Deborah Koss, Director
Prince William County Office of Consumer Affairs
15960 Cardinal Drive
Woodbridge, Virginia 22191
(703) 221-4156

City Offices

Rose Boyd, Director
Alexandria Office of Citizens Assistance
P.O. Box 178
City Hall
Alexandria, Virginia 22313
(703) 838-4350

Martin D. Greenwell, Chief
Norfolk Division of Consumer Affairs
804 City Hall Building
Norfolk, Virginia 23501
(804) 441-2821

Delores Daniels
Assistant to the City Manager
Roanoke Consumer Protection Division
353 Municipal Building
215 Church Avenue, S.W.
Roanoke, Virginia 24011
(703) 981-2583

J. N. McClanan
Consumer Protection Officer
Virginia Beach Division of Consumer Protection
City Hall
Virginia Beach, Virginia 23456
(804) 427-4421

Washington

State Offices

Consumer Specialist
Office of Consumer Services
Department of Agriculture
406 General Administration Building, AX41
Olympia, Washington 98504
(206) 753-5063

John R. Ellis
Assistant Attorney General/Chief
Consumer Protection/Antitrust Division
Office of Attorney General
1366 Dexter Horton Building
Seattle, Washington 98104
(206) 464-7744
800-552-4630 (toll free—Washington only)

Doug Shadel, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
Temple of Justice
Olympia, Washington 98504
(206) 753-6210

Mike Flynn, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
960 Paulsen Professional Building
Spokane, Washington 99201
(509) 456-3123

William S. Cookson, Chief
Consumer Protection/Antitrust Division
Office of Attorney General
949 Market Street
Tacoma, Washington 98402
(206) 593-2904

County Office

C. Patrick Sainsbury, Chief Deputy Prosecuting Attorney
Fraud Division
King County District Attorney's Office
E531 King County Courthouse
Seattle, Washington 98104
(206) 583-4513

City Offices

Fred Latchaw, Inspector
Everett Weights and Measures Department
City Hall
3002 Wetmore Avenue
Everett, Washington 98201
(206) 259-8845

Regina L. Glenn, Director
Seattle Department of Licenses and Consumer Affairs
102 Municipal Building
Seattle, Washington 98104
(206) 625-2536 (inquiries)
(206) 625-5500 (complaints)

West Virginia

State Offices

Jon Anthony Reed, Director
Consumer Protection Division
Office of Attorney General
1204 Kanawha Boulevard, East
Charleston, West Virginia 25301
(304) 348-8986

Kenneth S. Butcher, Director
Consumer Protection Division
Department of Labor
1900 Washington Street, East
Charleston, West Virginia 25305
(304) 348-7890 (weights and measures, bedding, upholstery)

City Office

Polly Diller, Director
Charleston Consumer Protection Department
P.O. Box 2749
Charleston, West Virginia 25330
(304) 348-8173

Wisconsin

State Offices

Stephen Nicks
Assistant Attorney General
Office of Consumer Protection
Department of Justice
P.O. Box 7856
Madison, Wisconsin 53707-7856
(608) 266-1852

Branch Office

Richard Victor, Director
Office of Consumer Protection
Department of Justice
Milwaukee State Office Building
819 North 6th Street, Room E20
Milwaukee, Wisconsin 53203
(414) 224-1867

Donald Soberg, Administrator
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
P.O. Box 8911
801 West Badger Road
Madison, Wisconsin 53708
(608) 266-9837
800-362-3020 (toll free—Wisconsin only)

Branch Offices

Margaret Quaid, Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
1727 Loring Street
Altoona, Wisconsin 54720
(715) 836-2861

Dennis Strey, Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade and Consumer Protection
200 North Jefferson Street
Green Bay, Wisconsin 54301
(414) 497-4087

STATE, COUNTY, AND CITY GOVERNMENT CONSUMER PROTECTION OFFICES

Patricia Suschil, Supervisor
Division of Trade and Consumer Protection
Department of Agriculture, Trade, and
Consumer Protection
10320 West Silver Spring Drive
Milwaukee, Wisconsin 53225
(414) 257-8962

County Offices

Richard Armstrong
Consumer Investigator
Kenosha County District Attorney's Office
912 56th Street
Kenosha, Wisconsin 53140
(414) 656-6480

Rand L. Kruger, District Attorney
Marathon County District Attorney's Office
Consumer Fraud Unit
Marathon County Court House
Wausau, Wisconsin 54401
(715) 847-5555

Frederic Matestic
Assistant District Attorney
Milwaukee County District Attorney's Office
Consumer Fraud Unit
821 West State Street
Room 604
Milwaukee, Wisconsin 53233-1487
(414) 278-4660

John Osinga, District Attorney
Portage County District Attorney's Office
Consumer Fraud Unit
Portage County Court House
Stevens Point, Wisconsin 54481
(715) 346-1300

Eric M. Johnson
Consumer Fraud Investigator
Racine County Sheriff's Department
717 Wisconsin Avenue
Racine, Wisconsin 53403
(414) 636-3125

Wyoming

State Office

Gay Vanderpoel
Assistant Attorney General
Office of Attorney General
123 Capitol Building
Cheyenne, Wyoming 82002
(307) 777-7841 or 6286

Puerto Rico

Hector Ramos, Secretary
Department of Consumer Affairs
Minillas Governmental Center
Torre Norte Building
De Diego Avenue, Stop 22
P.O. Box 41059
Santurce, Puerto Rico 00940
(809) 726-6090

Hector Reichard de Cardona
Department of Justice
P. O. Box 192
Old San Juan, Puerto Rico 00902
(809) 722-5219

Virgin Islands

Helen Joseph, Director
Consumer Services Administration
Golden Rock
Christiansted, St. Croix
U.S. Virgin Islands 00820
(809) 773-2226

State Banking Authorities

The officials listed below regulate and supervise state chartered banks. However, many of them can handle or refer problems and complaints concerning other types of banks and can answer general questions about banking and credit.

Alabama

Kenneth R. McCartha
Superintendent of Banks
64 North Union Street
Room 651
Montgomery, Alabama 36130
(205) 832-6256

Alaska

Willis F. Kirkpatrick
Director of Banking and Securities
Pouch D
Juneau, Alaska 99811
(907) 465-2521

Arizona

Walter C. Madsen
Superintendent of Banks
Commerce Building
Room 101
1601 West Jefferson Street
Phoenix, Arizona 85007
(602) 255-4421

Arkansas

Marlin D. Jackson
State Bank Commissioner
#1 Capitol Mall
6D-305
Little Rock, Arkansas 72201
(501) 371-1117

California

Louis Carter
Superintendent of Banks
235 Montgomery Street
Suite 750
San Francisco, California 94104
(415) 557-3535

Colorado

Richard B. Doby
State Bank Commissioner
State Office Building
Room 325
Denver, Colorado 80203
(303) 866-3131

Connecticut

Brian J. Woolf
Banking Commissioner
State Office Building
Room 239
Hartford, Connecticut 06106
(203) 566-4560

Delaware

John E. Malarkey
State Bank Commissioner
P. O. Box 1401
Dover, Delaware 19903
(302) 736-4235

Florida

Gerald A. Lewis
State Comptroller
State Capitol Building
Tallahassee, Florida 32301
(904) 488-0370

Georgia

Edward D. Dunn
Commissioner of Banking and Finance
2990 Brandywine Road
Suite 200
Atlanta, Georgia 30341
(404) 393-7330

Hawaii

Donna Tanoue
Bank Examiner
P. O. Box 541
Honolulu, Hawaii 96809
(808) 548-7505

Idaho

Tom D. McEldowney
Director, Department of Finance
Statehouse Mail
Boise, Idaho 83720
(208) 334-3313

Illinois

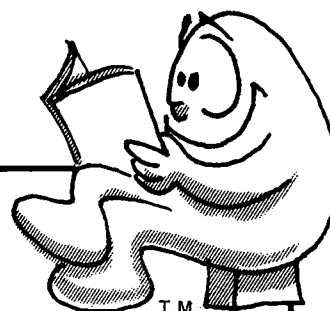
William C. Harris
Commissioner of Banks and Trust
Companies
119 South 5th Street
Room 400
Springfield, Illinois 62701
(217) 782-7966

Indiana

Ruth D. Harrison
Director
Department of Financial Institutions
Indiana State Office Building
Room 1024
Indianapolis, Indiana 46204
(317) 232-3955

Iowa

Thomas H. Huston
Superintendent of Banking
418 Sixth Avenue
Room 530
Des Moines, Iowa 50309
(515) 281-4014



Consumers, Remember:

1. First, complain to the seller.
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3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Kansas

Eugene C. Hegarty
State Bank Commissioner
700 Jackson Street
Suite 300
Topeka, Kansas 66603
(913) 296-2266

Kentucky

Leonard B. Marshall
Commissioner of Banking and Securities
911 Leawood Drive
Frankfort, Kentucky 40601
(502) 564-3390

Louisiana

Hunter O. Wagner
Commissioner of Financial Institutions
P. O. Box 44095
Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-4661

Maine

H. Donald DeMatteis
Superintendent of Banking
State House Station — 36
Augusta, Maine 04333
(207) 289-3231

Maryland

Margie H. Muller
Bank Commissioner
One North Charles Street
Room 1301
Baltimore, Maryland 21201
(301) 659-6262

Massachusetts

Paul E. Bulman
Commissioner of Banks
100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3120

Michigan

Eugene W. Kuthy
Commissioner
Financial Institutions Bureau
P. O. Box 30224
Lansing, Michigan 48909
(517) 373-3460

Minnesota

David A. Shern
Deputy Commissioner of Commerce
500 Metro Square Building
5th Floor
St. Paul, Minnesota 55101
(612) 296-2715

Mississippi

Glenn Smith
Commissioner
Department of Banking and Consumer
Finance
P. O. Box 731
Jackson, Mississippi 39205-0731
(601) 359-1031

Missouri

Kenneth W. Littlefield
Commissioner of Finance
P. O. Box 716
Jefferson City, Missouri 65102
(314) 751-3397

Montana

L. W. Alke
Commissioner of Financial Institutions
1424 9th Avenue
Helena, Montana 59620
(406) 449-3163

Nebraska

Paul Amen
Director of Banking and Finance
301 Centennial Mall, South
Lincoln, Nebraska 68509
(402) 471-2171

Nevada

L. Scott Walshaw
Administrator of Financial Institutions
406 East Second Street
Carson City, Nevada 89710
(702) 885-4260

New Hampshire

A. Roland Roberge
Bank Commissioner
97 North Main Street
Concord, New Hampshire 03301
(603) 271-3561

New Jersey

Michael M. Horn
Commissioner of Banking
36 West State Street
Trenton, New Jersey 08625
(609) 292-3420

New Mexico

Andrew M. Swarthout
Director, Financial Institutions Division
Commerce and Industry Department
Lew Wallace Building
Sante Fe, New Mexico 87503
(505) 827-7740

New York

Vincent Tese
Superintendent of Banks
Two World Trade Center
32nd Floor
New York, New York 10047
(212) 488-2310

North Carolina

James S. Currie
Commissioner of Banks
P. O. Box 951
Raleigh, North Carolina 27602
(919) 733-3016

North Dakota

Robert E. Keim
Acting Commissioner of Banking and Financial
Institutions
State Capitol
Room 1301
Bismarck, North Dakota 58505
(701) 224-2253

Ohio

Linda K. Page
Superintendent of Banks
Two Nationwide Plaza
Columbus, Ohio 43215
(614) 466-2932

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Robert Y. Empie
Bank Commissioner
Malco Building
4100 North Lincoln Boulevard
Oklahoma City, Oklahoma 73105
(405) 521-2783

Oregon

John B. Olin
Superintendent of Banks
Department of Commerce
Busick Building
Salem, Oregon 97310
(503) 378-4140

Pennsylvania

Ben McEnteer
Secretary of Banking
333 Market Street
16th Floor
Harrisburg, Pennsylvania 17101-2290
(717) 787-6991



Consumers, Remember:

1. First, complain to the seller.
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4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Rhode Island

Edward L. Blue
Bank Commissioner
100 North Main Street
Providence, Rhode Island 02903
(401) 277-2405

South Carolina

Robert C. Cleveland
Commissioner of Banking
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South Dakota

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Director of Banking and Finance
State Capitol Building
Pierre, South Dakota 57501
(605) 773-3421

Tennessee

William C. Adams
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Institutions
James K. Polk State Office Building
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Nashville, Tennessee 37219
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Texas

William F. Aldridge
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Austin, Texas 78705
(512) 475-4451

Utah

Elaine B. Weis
Commissioner of Financial
Institutions
P.O. Box 89
Salt Lake City, Utah 84110
(801) 530-6502

Vermont

George A. Chaffee
Commissioner of Banking and Insurance
State Office Building
Montpelier, Vermont 05602
(802) 828-3301

Virginia

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701 East Byrd Street
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P.O. Box 2AE
Richmond, Virginia 23205
(804) 786-3657

Washington

Leroy O. Malmberg
Acting Supervisor of Banking
General Administration Building
Room 219
Olympia, Washington 98504
(206) 753-6520

West Virginia

Thomas J. Hansberry
Acting Commissioner of Banking
State Office Building 5
Room A-716
Charleston, West Virginia 25305
(304) 348-2294

Wisconsin

William P. Dixon
Commissioner of Banking
P.O. Box 7876
Madison, Wisconsin 53707
(608) 266-1621

Wyoming

Dwight D. Bonham
State Examiner
1920 Thomas Avenue
Cheyenne, Wyoming 82002
(307) 777-6600

Guam

Dave J. Santos
Banking Commissioner
P.O. Box 2796
Agana, Guam 96910
(written complaints only)

Puerto Rico

Enrique Guzman
Executive Director
Bureau of Banks and Financial Institutions
P.O. Box 5-4515
San Juan, Puerto Rico 00905
(809) 721-5242

Virgin Islands

Julio A. Brady
Lieutenant Governor
Chairman of the Banking Board
Government House, Charlotte Amalie
P.O. Box 450
St. Thomas, Virgin Islands 00801
(809) 774-2991

State Commissions and Offices on Aging

State commissions and offices on aging are responsible for coordinating services for older Americans. They can provide information on programs, services and opportunities for the aging.

Alabama

Emmett W. Eaton
Executive Director
Commission on Aging
502 Washington Avenue
Montgomery, Alabama 36130
(205) 832-6640

Arizona

Michael Slattery
Administrator
Aging and Adult Administration
1400 West Washington Avenue
P.O. Box 6123 — 950A
Phoenix, Arizona 85007
(602) 255-4446

Arkansas

Randal McCain
Director
Office on Aging and Adult Services
Department of Human Services
1428 Donaghey Building
7th and Main Streets
Little Rock, Arkansas 72201
(501) 371-2441

California

Alice Gonzales
Director
Department of Aging
Health and Welfare Agency
1020 19th Street
Sacramento, California 95814
(916) 322-5290

Colorado

William J. Hanna
Director
Aging and Adult Services Division
Department of Social Services
1575 Sherman Street
Denver, Colorado 80203
(303) 866-2586

Connecticut

Mary Ellen Klinck
Commissioner
Department on Aging
80 Washington Street
Hartford, Connecticut 06106
(203) 566-7728

Delaware

Eleanor L. Cain
Director
Division of Aging
Department of Health and Social Services
Delaware State Hospital, CT Building
1901 North DuPont Highway
New Castle, Delaware 19720
(302) 421-6791

District of Columbia

E. Veronica Pace
Executive Director
D.C. Office on Aging
Special Assignment of the Mayor's Office
1424 K Street, N.W.
Second Floor
Washington, D.C. 20005
(202) 724-5623

Florida

John L. Stokesberry
Director
Aging and Adult Services
Department of Health and Rehabilitative Services
1321 Winewood Boulevard
Building 2, Room 328
Tallahassee, Florida 32301
(904) 488-2650

Georgia

Janet Bittner
Director
Office of Aging
Department of Human Resources
878 Peachtree Street, N.E.
Atlanta, Georgia 30309
(404) 894-5333

Hawaii

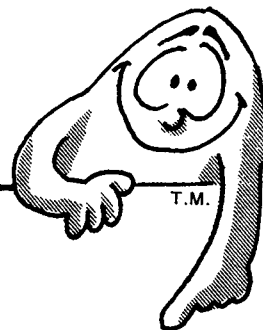
Renji Goto
Director
Executive Office on Aging
Office of the Governor
State of Hawaii
1149 Bethel Street, Room 307
Honolulu, Hawaii 96813
(808) 548-2593

Idaho

Gary H. Gould
Director
Idaho Office on Aging
Statehouse, Room 114
Boise, Idaho 83720
(208) 334-3833

Illinois

Peg Blazer
Director
Department on Aging
421 East Capitol Avenue
Springfield, Illinois 62706
(217) 785-2870



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Indiana

Jean Merritt
Executive Director
Department on Aging and Community Services
115 North Pennsylvania Street
1350 Consolidated Building
Indianapolis, Indiana 46204
(317) 232-7006

Iowa

Karen L. Tymes
Executive Director
Commission on Aging
914 Grand Avenue
Suite 236
Jewett Building
Des Moines, Iowa 50319
(515) 281-5187

Kansas

Sylvia Hougland
Secretary
Department on Aging
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Topeka, Kansas 66612
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Kentucky

Peggy Mooney
Director
Division for Aging Services
Department for Social Services
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275 East Main Street
Frankfort, Kentucky 40621
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Louisiana

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Director
Governor's Office of Elderly Affairs
P.O. Box 80374
Baton Rouge, Louisiana 70898
(504) 925-1700

Maine

Patricia Riley
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Bureau of Maine's Elderly
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Augusta, Maine 04333
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Maryland

Matthew Tayback
Director
Office on Aging
301 West Preston Street, 10th Floor
Baltimore, Maryland 21201
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Massachusetts

Richard H. Rowland
Secretary
Department of Elder Affairs
38 Chauncey Street, 2nd Floor
Boston, Massachusetts 02111
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Michigan

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Office of Services to the Aging
101 North Pine Street
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(517) 373-8230

Minnesota

Elva D. Walker
Chairman
Minnesota Board on Aging
204 Metro Square Building
121 East 7th Street
St. Paul, Minnesota 55101
(612) 296-2544

Mississippi

Jay C. Moon
Executive Director
Council on Aging
802 North State Street
Room 301
Jackson, Mississippi 39201
(601) 354-6590

Missouri

Floyd Richards
Director
Office of Aging
Department of Social Services
Broadway State Office Building
6th Floor
P.O. Box 1337
Jefferson City, Missouri 65102
(314) 751-2075

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Audrey Zeisler
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Aging Branch
Contracts Bureau
Department of Social and Rehabilitation
Services, Community Services Division
P.O. Box 4210, Room 204
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Helen Boosalis
Director
Nebraska Department on Aging
State House Station 95044
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Nevada

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Department of Human Resources
505 East King Street
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(702) 885-4210

New Hampshire

Stephanie Eaton
Director
Council on Aging
14 Depot Street
Concord, New Hampshire 03301
(603) 271-2751

New Jersey

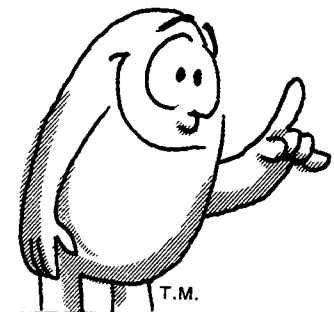
Jacques O. Lebel
Director
Division on Aging
Department of Community Affairs
363 West State Street, CN 807
Trenton, New Jersey 08625
(609) 292-4833

New Mexico

George Ellis
Director
State Agency on Aging
224 East Palace Avenue, 4th Floor
La Villa Rivera Building
Santa Fe, New Mexico 87501
(505) 827-7640

New York

Eugene S. Callender
Director
New York State Office for the Aging
Agency Building 2
Empire State Plaza
Albany, New York 12223
(518) 474-5731



Consumers, Remember:

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3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

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(919) 733-3983

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Programs Administrator
Special Unit on Aging
Department of Human Services
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Human Resources Department
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231 State Street
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79 Washington Street
Providence, Rhode Island 02903
(401) 277-2880

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Chairman
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915 Main Street
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(803) 758-2576

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Mike Vogel
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Department of Social Services
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Pierre, South Dakota 57501-2291
(605) 773-3656

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Emily Wiseman
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Texas

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Texas Department on Aging
Capitol Station
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Austin, Texas 78711
(512) 475-2717

Utah

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Division of Aging
Department of Social Services
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Salt Lake City, Utah 84102
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Department of Social and Health Services
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West Virginia

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Bureau on Aging
Department of Health and Social Services
Division of Community Services
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Madison, Wisconsin 53707
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Wyoming

E. Scott Sessions
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Commission on Aging
Hathaway Building
Cheyenne, Wyoming 82002
(307) 777-7986

American Samoa

Tali Maae
Director
Territorial Administration on Aging
Government of American Samoa
Pago Pago, American Samoa 96799
(written complaints only)

Guam

Franklin S. Cruz
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Office of Aging
Social Service Department of Public Health
Government of Guam
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Agana, Guam 96910
(written complaints only)

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Alicia Ramiraz Suarez
Executive Director
Gericulture Commission
Department of Social Services
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Sanurce, Puerto Rico 00910
(written complaints only)

Gloria M. King
Executive Secretary
Commission on Aging
P.O. Box 539
Charlotte Amalie
St. Thomas, Virgin Islands 00801
(written complaints only)

State Insurance Regulators

Each state has its own laws and regulations governing all types of insurance and has a commissioner or other official responsible for enforcement. If your problem is not resolved by the insurance company (keep in mind that company decisions, such as claim denials—can be appealed within the company) contact your state insurance regulator for help. Many insurance departments also provide consumer information helpful in making wise insurance buying decisions.

Alabama

W. G. Ward, Jr.
Commissioner of Insurance
64 North Union Street
Room 453
Montgomery, Alabama 36130
(205) 832-6140

Alaska

Kenneth C. Moore
Director Of Insurance
Pouch D
Juneau, Alaska 99811
(907) 465-2515

Arizona

J. Michael Low
Director of Insurance
1601 West Jefferson
Phoenix, Arizona 85007
(602) 255-4862

Arkansas

Linda N. Garner
Insurance Commissioner
400-18 University Tower Building
Little Rock, Arkansas 72204
(501) 371-1325

California

Bruce Bunner
Insurance Commissioner
600 South Commonwealth
14th Floor
Los Angeles, California 90005
(213) 736-2551

Colorado

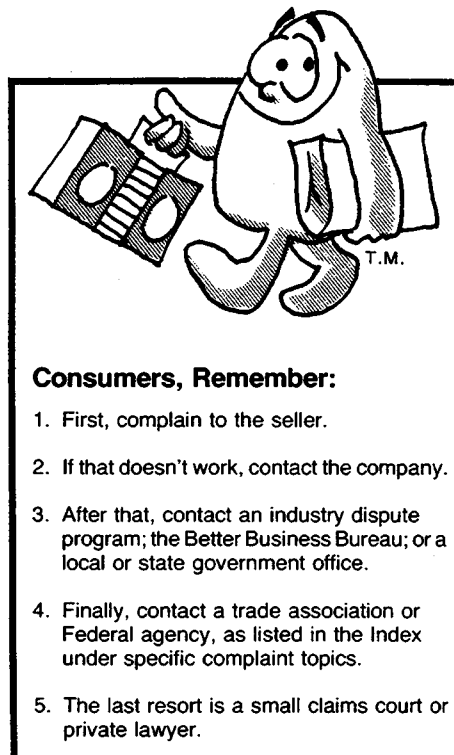
J. Richard Barnes
Commissioner of Insurance
106 State Office Building
Denver, Colorado 80203
(303) 866-3201

Connecticut

Peter W. Gillies
Insurance Commissioner
165 Capitol Avenue
Room 425
State Office Building
Hartford, Connecticut 06106
(203) 566-2810

Delaware

David H. Elliott
Insurance Commissioner
21 The Green
Dover, Delaware 19901
(302) 736-4251



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

District of Columbia

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Suite 512
Washington, D.C. 20001
(202) 727-1273

Florida

Bill Gunter
Insurance Commissioner
State Capitol
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Tallahassee, Florida 32301
(904) 488-3440

Georgia

Johnnie Caldwell
Insurance Commissioner
West Tower Floyd
Suite 716
Veterans Memorial Building
200 Piedmont Avenue, S. E.
Atlanta, Georgia 30334
(404) 656-2056

Hawaii

Susan Park
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P.O. Box 3614
Honolulu, Hawaii 96811
(808) 548-7505

Idaho

Trent M. Woods
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Boise, Idaho 83720
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Illinois

James W. Schacht
Acting Director of Insurance
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Fourth Floor
Springfield, Illinois 62767
(217) 782-4515

Indiana

Don H. Miller
Commissioner of Insurance
509 State Office Building
Indianapolis, Indiana 46204
(317) 232-2386

Iowa

Bruce W. Foudree
Commissioner of Insurance
State Office Building, G23
Ground Floor
Des Moines, Iowa 50319
(515) 281-5705

Kansas

Fletcher Bell
Commissioner of Insurance
420 Southwest 9th Street
Topeka, Kansas 66612
(913) 296-3071

Kentucky

Daniel D. Briscoe
Insurance Commissioner
151 Elkhorn Court
Frankfort, Kentucky 40601
(502) 564-3630

Louisiana

Sherman A. Bernard
Commissioner of Insurance
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Baton Rouge, Louisiana 70804
(504) 342-5328

Maine

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Augusta, Maine 04333
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Maryland

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Insurance Commissioner
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7th Floor South
Baltimore, Maryland 21202
(301) 659-4027

Massachusetts

Peter Hiam
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100 Cambridge Street
Boston, Massachusetts 02202
(617) 727-3333

Michigan

Nancy A. Baerwaldt
Commissioner of Insurance
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Lansing, Michigan 48909
(517) 373-0220

Minnesota

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Deputy Commissioner of Commerce
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Fifth Floor
St. Paul, Minnesota 55101
(612) 296-6907

Mississippi

George Dale
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Jackson, Mississippi 39205
(601) 359-3569

Missouri

C. Donald Ainsworth
Director of Insurance
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P.O. Box 690
Jefferson City, Missouri 65102
(314) 751-2451

Montana

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Commissioner of Insurance
Mitchell Building
P.O. Box 4009
Helena, Montana 59604
(406) 449-2996

Nebraska

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Director of Insurance
301 Centennial Mall South
State Office Building
P.O. Box 94699
Lincoln, Nebraska 68509
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Nevada

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Nye Building
201 South Falls Street
Carson City, Nevada 89710
(702) 885-4270

New Hampshire

Frank E. Whaland
Insurance Commissioner
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Concord, New Hampshire 03301
(603) 271-2261

New Jersey

Joseph F. Murphy
Commissioner of Insurance
201 East State Street
Box CN 325
Trenton, New Jersey 08625
(609) 292-5363

New Mexico

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Superintendent of Insurance
PERA Building
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Santa Fe, New Mexico 87501
(505) 827-4535

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Superintendent of Insurance
Two World Trade Center
New York, New York 10047
(212) 488-4124
800-342-3736 (toll free)

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P.O. Box 26387
Raleigh, North Carolina 27611
(919) 733-7343
800-662-7777 (toll free)

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Capitol Building, Fifth Floor
Bismarck, North Dakota 58505
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Ohio

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2100 Stella Court
Columbus, Ohio 43215
(614) 466-3584

Oklahoma

Gerald Grimes
Insurance Commissioner
408 Will Rogers Memorial Building
Oklahoma City, Oklahoma 73105
(405) 521-2828

Oregon

Josephine M. Driscoll
Insurance Commissioner
158 12th Street, N. E.
Salem, Oregon 97310
(503) 378-4271

**Consumers, Remember:**

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Pennsylvania

Michael L. Browne
Commissioner of Insurance
Strawberry Square
13th Floor
Harrisburg, Pennsylvania 17120
(717) 787-5173

Rhode Island

Thomas J. Caldarone, Jr.
Insurance Commissioner
100 North Maine Street
Providence, Rhode Island 02903
(401) 277-2223

South Carolina

Rogers T. Smith
Chief Insurance Commissioner
2711 Middleburg Drive
P.O. Box 4067
Columbia, South Carolina 29204
(803) 758-3266

South Dakota

Susan L. Walker
Acting Director of Insurance
Insurance Building
320 North Nicollet
Pierre, South Dakota 57501
(605) 773-3563

Tennessee

John C. Neff
Commissioner of Commerce and Insurance
114 State Office Building
Nashville, Tennessee 37219
(615) 741-2241

Texas

Lyndon Olson, Jr.
Commission of the State Board of Insurance
1110 San Jacinto Boulevard
Austin, Texas 78786
(512) 475-3726

Utah

Roger C. Day
Commissioner of Insurance
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Salt Lake City, Utah 84111
(801) 530-6400

Vermont

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Commissioner of Banking and Insurance
State Office Building
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Virginia

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Commissioner of Insurance
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(804) 786-3741

Washington

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(206) 753-7301

West Virginia

Richard G. Shaw
Insurance Commissioner
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(304) 348-3386

Wisconsin

Thomas P. Fox
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Madison, Wisconsin 53707
(608) 266-3585

Wyoming

John T. Langdon
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(307) 777-7401

American Samoa

Lyle L. Richmond
Acting Insurance Commissioner
Office of the Governor
Pago Pago, American Samoa 96797
(written complaints only)

Guam

Jose R. Rivera
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Agana, Guam 96910
(written complaints only)

Puerto Rico

Juan Antonio Garcia
Commissioner of Insurance
Old San Juan Station
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San Juan, Puerto Rico 00904
(809) 724-6565

Virgin Islands

Julio A. Brady
Commissioner of Insurance
Office of Lieutenant Governor
P.O. Box 450
Charlotte Amalie
St. Thomas, Virgin Islands 00801
(809) 774-2991

State Utility Commissions

State utility commissions largely regulate the rates consumers pay for gas, electricity, intrastate telephone service, intrastate household goods moving, and, in some states, intrastate water and transportation rates. (Interstate rates for these utilities and services are regulated by the Federal Government.) Many state utility commissions offer complaint handling services, and will sometimes conduct investigations if numerous complaints are received on a particular utility matter.

In addition, some states have appointed utility consumer advocates who investigate consumer complaints involving utilities, represent consumers who file formal complaints with state utility commissions, investigate utility service where warranted, and represent the interests of consumers in rate proceedings of state utility commissions. To find out if your state has such an advocacy office, contact the National Association of State Utility Consumer Advocates, c/o Florida Public Counsel, Room 4, Holland Building, Tallahassee, Florida 32304, Telephone (904) 488-9330.

Alabama

Jim Sullivan, President
Alabama Public Service Commission
P.O. Box 991
Montgomery, Alabama 36130
(205) 832-3421

Alaska

Carolyn S. Guess, Chairman
Alaska Public Utilities Commission
420 L Street, Suite 100
Anchorage, Alaska 99501
(907) 276-6222

Arizona

Diane B. McCarthy, Chairman
Arizona Corporation Commission
1200 West Washington Street
Phoenix, Arizona 85007
(602) 255-3931

Arkansas

Dr. Robert E. Johnston, Chairman
Arkansas Public Service Commission
400 Union Station, P.O. Box C-400
Markham and Victory Streets
Little Rock, Arkansas 72203
(501) 371-1453

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California Public Utilities Commission
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Colorado

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Florida

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101 East Gaines Street
Fletcher Building
Tallahassee, Florida 32301
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Georgia

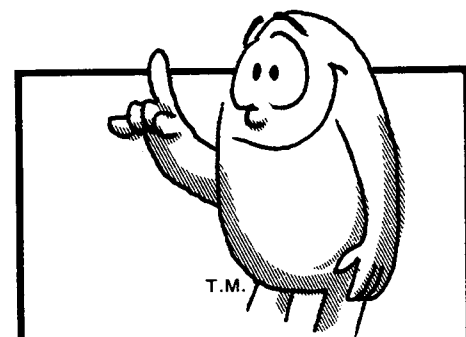
Mac J. Barber, Chairman
Georgia Public Service Commission
162 State Office Building
244 Washington Street, S.W.
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Hawaii

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(808) 548-3990

Idaho

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Idaho Public Utilities Commission
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(208) 334-3143



Consumers, Remember:

1. First, complain to the seller.
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3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

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Maine

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800-392-6066 (toll free)

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6545 Mercantile Way
P.O. Box 30221
Lansing, Michigan 48909
(517) 373-3244
800-292-9555 (toll free in Michigan)

Minnesota

Ms. Terry Hoffman, Chairman
Minnesota Public Utilities Commission
780 American Center Building
160 East Kellogg Boulevard
St. Paul, Minnesota 55101
(612) 296-7124

Mississippi

Mr. Lynn Havenn, Chairman
Mississippi Public Service Commission
19th Floor, Walter Sillers State Office Building
P.O. Box 1174
Jackson, Mississippi 39205
(601) 961-5400

Missouri

John C. Shapleigh, Chairman
Missouri Public Service Commission
Jefferson Building
P.O. Box 360
Jefferson City, Missouri 65102
(314) 751-3243

Montana

Tom Schneider, Chairman
Montana Public Service Commission
1227 11th Avenue
Helena, Montana 59601
(406) 449-3017



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Nebraska

Harold D. Simpson, Chairman
Nebraska Public Service Commission
301 Centennial Mall South
P.O. Box 94927
Lincoln, Nebraska 68509
(402) 471-3101

Nevada

Scott Craigie, Chairman
Nevada Public Service Commission
505 East King Street
Carson City, Nevada 89710
(702) 885-4180

New Hampshire

Paul McQuade, Chairman
New Hampshire Public Utilities Commission
8 Old Suncook Road
Concord, New Hampshire 03301
(603) 271-2431

New Jersey

Barbara Curran, President
New Jersey Board of Public Utilities
1100 Raymond Boulevard
Newark, New Jersey 07102
(201) 648-2026

New Mexico

David Cohen, Chairman
New Mexico Public Service Commission
Bataan Memorial Building
Santa Fe, New Mexico 87503
(505) 827-6940

New York

Paul L. Gioia, Chairman
New York Public Service Commission
Empire State Plaza
Albany, New York 12223
(518) 474-7080
800-342-3377 (toll free)
800-342-3355 (toll free for emergencies)

North Carolina

Robert K. Koger, Chairman
North Carolina Utilities Commission
430 North Salisbury Street
Dobbs Building
Raleigh, North Carolina 27602
(919) 733-4249

North Dakota

Bruce Hagen, President
North Dakota Public Service Commission
State Capitol Building
Bismarck, North Dakota 58505
(701) 224-2400

Ohio

Michael Del Bane, Chairman
Ohio Public Utilities Commission
375 South High Street
Columbus, Ohio 43215
(614) 466-3016

Oklahoma

Hamp Baker, Chairman
Oklahoma Corporation Commission
Jim Thorpe Office Building
Oklahoma City, Oklahoma 73105
(405) 521-2267
800-522-8154 (toll free)

Oregon

John J. Lobdell, Commissioner
Oregon Public Utility Commission
300 Labor and Industries Building
Salem, Oregon 97310
(503) 378-6666

Pennsylvania

Linda C. Paliaferro, Chairman
Pennsylvania Public Utility Commission
P.O. Box 3265
Harrisburg, Pennsylvania 17120
(717) 783-1740

Rhode Island

Edward F. Burke, Chairman
Rhode Island Public Utilities Commission
100 Orange Street
Providence, Rhode Island 02903
(401) 277-3500

South Carolina

Guy Butler, Chairman
South Carolina Public Service Commission
111 Doctors Circle
P.O. Box 11649
Columbia, South Carolina 29211
(803) 758-3621

South Dakota

Kenneth Stofferahn, Chairman
South Dakota Public Utilities Commission
Capitol Building
Pierre, South Dakota 57501
(605) 773-3201

Tennessee

Keith Bissell, Chairman
Tennessee Public Service Commission
C1-100 Cordell Hull Building
Nashville, Tennessee 37219
(615) 741-3125

Texas

Alan R. Erwin, Chairman
Texas Public Utility Commission
7800 Shoal Creek Boulevard, Suite 400N
Austin, Texas 78757
(512) 458-0100

Utah

Brent H. Cameron, Chairman
Utah Public Service Commission
Heber M. Wells Building
160 East 300 South Street
P.O. Box 5802
Salt Lake City, Utah 84110
(801) 530-6716

Vermont

V. Louise McCarren, Chairman
Vermont Public Service Board
120 State Street
State Office Building
Montpelier, Vermont 05602
(802) 828-2319

Virginia

Preston C. Shannon, Chairman
Virginia State Corporation Commission
Jefferson Building
P.O. Box 1197
Richmond, Virginia 23209
(804) 786-3608

Washington

Robert W. Bratton, Chairman
Washington Utilities and Transportation
Commission
Highways-Licenses Building
Olympia, Washington 98504
(206) 753-6423

West Virginia

E. Dandridge McDonald, Chairman
West Virginia Public Service Commission
Room E-217, Capitol Building
Charleston, West Virginia 25305
(304) 348-2182

Wisconsin

Ness Flores, Chairman
Wisconsin Public Service Commission
432 Hill Farms State Office Building
P.O. Box 7854
Madison, Wisconsin 53707
(608) 266-1241

Wyoming

John R. Smyth, Chairman
Wyoming Public Service Commission
Capitol Hill Building
320 West 25th Street
Cheyenne, Wyoming 82002
(307) 777-7427

Guam

Galo E. Camacho, Chairman
Guam Public Utilities Commission
Ada Plaza Center, Suite 201
173 West Aspinall Avenue
Agana, Guam 96910
(671) 477-7220

Puerto Rico

Miguel Fabre, Chairman
Puerto Rico Public Service Commission
P.O. Box-Call Box CP
Hato Rey, Puerto Rico 00919
(809) 751-5050

Virgin Islands

Alfred B. Hayes, Chairman
Virgin Islands Public Services Commission
P.O. Box 40
Charlotte Amalie, St. Thomas
Virgin Islands 00801
(809) 776-1291

State Weights and Measures Offices

Weights and measures offices enforce weights and measures laws and regulations to ensure that commercial transactions are fair and accurate. These offices check the weights of packaged products and the accuracy of weighing and measuring devices such as supermarket scales, gasoline pumps, taxicab meters, and rental car odometers.

Contact your weights and measures office if you believe you have purchased a short-weight package or think a weighing or measuring device is inaccurate. The following offices are part of state governments. It is possible that your county or city also has a weights and measurements office. Local offices can often be located in the city or county government sections of your telephone directory under headings such as "weights and measures," "standards," "consumer protection," or "consumer affairs."

Alabama

E. Stagg, Director
Weights and Measures Division
Alabama Department of Agriculture
P.O. Box 3336
Montgomery, Alabama 36193
(205) 832-6766

Alaska

Charles D. Tandy, Jr., Chief
Weights and Measures Section
Department of Commerce and
Economic Development
P.O. Box 11-1686
Anchorage, Alaska 99511
(907) 345-3886

Arizona

Patricia Fullinwider, Chief
Arizona Weights and Measures Division
Department of Administration
3039 West Indian School Road
Phoenix, Arizona 85017
(602) 255-5211

Arkansas

Sam F. Hindsman, Director
Division of Weights and Measures
Department of Commerce
4608 West 61st Street
Little Rock, Arkansas 72209
(501) 371-1759

California

Ezio F. Delfino, Assistant Director
Division of Measurement Standards
California Department of Food and
Agriculture
8500 Fruitridge Road
Sacramento, California 95826
(916) 366-5119

Colorado

Leo Letey, Chief
Weights and Measures Section
Department of Agriculture
3125 Wyandot
Denver, Colorado 80211
(303) 866-2845

Connecticut

Allan M. Nelson, Chief
Weights and Measures Division
Department of Consumer Protection
State Office Building, Room G-17
Hartford, Connecticut 06106
(203) 566-5230

Delaware

Eugene Keeley, Supervisor
Office of Weights and Measures
Department of Agriculture
Drawer D
Dover, Delaware 19901
(302) 736-4824

District of Columbia

Earl E. Maxwell, Chief
Department of License, Investigation
and Inspection
Weights, Measures and Markets Division
1110 U Street, S.E.
Washington, D.C. 20020
(202) 767-7923 ext. 923

Florida

Stanely J. Darsey, Chief
Bureau of Weights and Measures
Department of Agriculture and
Consumer Services
3125 Conner Boulevard/Lab Complex
Tallahassee, Florida 32301
(904) 488-9140

Georgia

Thomas E. Kirby, Director
Weights and Measures Laboratory
Atlanta Farmers Market
Forest Park, Georgia 30050
(404) 363-7611

Hawaii

George E. Mattimore
Deputy Director of Measurement
Standards
Department of Agriculture
P.O. Box 22159
Honolulu, Hawaii 96822
(808) 548-7152

Idaho

Lyman D. Holloway, Chief
Bureau of Weights and Measures
Department of Agriculture
2216 Kellogg Lane
Boise, Idaho 83702
(208) 334-2345



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Illinois

Sidney A. Colbrook, Weights and Measures Program Manager
Bureau of Product Inspection and Standards
Department of Agriculture
Emmerson Building, State Fairground
Springfield, Illinois 62706
(217) 785-8312

Indiana

Robert W. Walker, Director of Weights and Measures
State Board of Health
1330 West Michigan Street
Indianapolis, Indiana 46206
(317) 633-0350

Iowa

James O'Connor, Supervisor
Weights and Measures Division
Department of Agriculture
Henry A. Wallace Building
Des Moines, Iowa 50319
(515) 281-5716

Kansas

John L. O'Neill, State Sealer and Director
Weights and Measures Division
Kansas State Board of Agriculture
2016 West 37th Street
P.O. Box 5516
Topeka, Kansas 66605
(913) 267-4641

Kentucky

Charles L. Prebble, Director
Division of Weights and Measures
Department of Agriculture
106 West Second Street
Frankfort, Kentucky 40601
(502) 564-4870

Louisiana

Philip A. Stagg, Director
Louisiana Weights and Measures
Department of Agriculture
P.O. Box 44456, Capitol Station
Baton Rouge, Louisiana 70804
(504) 925-3780

Maine

Gaylon Kennedy, Deputy State Sealer
Bureau of Weights and Measures
Department of Agriculture, Food, and Rural Resources
Office Building, Station 28
Augusta, Maine 04333
(207) 289-3841

Maryland

Richard L. Thompson, Chief
Weights and Measures Section
Department of Agriculture
50 Harry S. Truman Parkway
Annapolis, Maryland 21401
(301) 841-5790

Massachusetts

Charles H. Carroll, Supervising Inspector
Massachusetts Division of Standards
One Ashburton Place
Boston, Massachusetts 02108
(617) 727-3480

Michigan

Edward Heffron, Chief
Food and Dairy Division
Department of Agriculture
Lewis Cass Building, Box 30017
Lansing, Michigan 48909
(517) 373-1060

Minnesota

Edward Skluzacek, Director
Division of Weights and Measures
Minnesota Station
Department of Public Service
1015 Currie Avenue
Minneapolis, Minnesota 55403
(612) 341-7200 ext. 7205

Mississippi

James H. Spencer, Director
Consumer Protection Division
Department of Agriculture
1601 Walter Sillers Building
P.O. Box 1609
Jackson, Mississippi 39205
(601) 359-3648

Missouri

Leslie M. Greiner, Director
Weights and Measures Division
Department of Agriculture
P.O. Box 630
Jefferson City, Missouri 65102
(314) 751-4278

Montana

Gary L. Delano, Administrator
Division of Business and Professional Licensing
Bureau of Weights and Measures
Department of Commerce
1434 9th Avenue
Helena, Montana 59620
(406) 449-3163 ext. 6

Nebraska

Steven A. Malone, Director
Division of Weights and Measures
Department of Agriculture
301 Centennial Mall South, 4th Floor
P.O. Box 94947
Lincoln, Nebraska 68509
(402) 741-2341

Nevada

Knute D. Pennington
Chief Deputy State Sealer
Bureau of Weights and Measures
Department of Agriculture
P.O. Box 11100
Reno, Nevada 89510
(702) 784-6401

New Hampshire

Roy Howard, Director
Bureau of Weights and Measures
Department of Agriculture
85 Manchester Street, Park Plaza
Concord, New Hampshire 03301
(603) 271-3700

New Jersey

Thomas W. Kelly
State Superintendent
State Office of Weights and Measures
187 West Hanover Street
Trenton, New Jersey 08625
(609) 292-4615

New Mexico

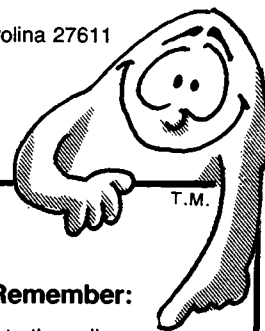
Fred A. Gerk, Chief
Standards and Consumer Services
Department of Agriculture
P.O. Box 3170
Las Cruces, New Mexico 88003
(505) 646-1616

New York

John J. Bartfai, Director
Bureau of Weights and Measures
Department of Agriculture
Building 7-A, State Campus
Albany, New York 12235
(518) 457-3452

North Carolina

David N. Smith, Director
Consumer Standards Division
Department of Agriculture
P.O. Box 26056
Raleigh, North Carolina 27611
(919) 733-3313



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1. First, complain to the seller.
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3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
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5. The last resort is a small claims court or private lawyer.

North Dakota

Bruce Niebergall, Director
Department of Weights and Measures
State Capitol
Bismarck, North Dakota 58505
(701) 224-2400

Ohio

Bruce Litzenburg, Chief
Division of Weights and Measures
Department of Agriculture
8995 East Main Street
Reynoldsburg, Ohio 43068
(614) 866-6361 ext. 230

Oklahoma

H. H. Latham, Supervisor
Regulatory Section
Oklahoma State Department of
Agriculture
122 Capitol Building
Oklahoma City, Oklahoma 73105
(405) 751-0847

Oregon

Kendrick J. Simila, Administrator
Weights and Measures Division
Department of Agriculture
635 Capitol Street, N.E.
Salem, Oregon 97310
(503) 378-3792

Pennsylvania

Fred A. Thomas, Director
Bureau of Standard Weights and
Measures
Department of Agriculture
2301 North Cameron Street
Harrisburg, Pennsylvania 17110
(717) 787-6772

Rhode Island

Anthony Pelliccio, Administrator
Mercantile — Weights and Measures
Division
Department of Labor
386 Central Avenue
Pawtucket, Rhode Island 02860
(401) 277-2758

South Carolina

Charles T. Smith, Director
Consumer Services Division
Department of Agriculture
P.O. Box 11280
Columbia, South Carolina 29211
(803) 758-7478

South Dakota

Barbara K. Boddicker, Director
Division of Commercial Inspection and
Regulation
Department of Commerce
State Capitol
Pierre, South Dakota 57501
(605) 773-3697

Tennessee

Dale Wilkinson, Director
Marketing Division
Department of Agriculture
Box 40627, Melrose Station
Nashville, Tennessee 37204
(615) 360-0160

Texas

Charles E. Forester, Supervisor of
Weights and Measures
Department of Agriculture
Box 12847, Stephen F. Austin Building
Austin, Texas 78711
(512) 475-6577

Utah

Edison J. Stephens
Supervisor of Weights and Measures
State Department of Agriculture
350 North Redwood Road
Salt Lake City, Utah 84116
(801) 533-5459 ext. 5964

Vermont

Trafford F. Brink, Director
Division of Weights and Measures and
Retail Inspection
Department of Agriculture
116 State Street
Montpelier, Vermont 05602
(802) 828-2436

Virginia

James F. Lyles, Supervisor
Weights and Measures Section
Department of Agriculture and Consumer
Services
P.O. Box 1163, Room 403
Richmond, Virginia 23209
(804) 786-2476

Washington

Gunnar Magnuson, Chief
Weights and Measures Section
Dairy and Food Division
Department of Agriculture
406 General Administration Building
Olympia, Washington 98504
(206) 753-5059

West Virginia

Kenneth S. Butcher, Director
Division of Consumer Protection
Department of Labor
1900 Washington Street, East
Capitol Complex
Charleston, West Virginia 25303
(304) 348-7890

Wisconsin

Robert W. Probst, Director
Bureau of Weights and Measures
Wisconsin Department of Agriculture
Trade and Consumer Protection
801 West Badger Road
Box 8911
Madison, Wisconsin 53708
(608) 266-7241

Wyoming

William W. Hovey, Manager
Consumer/Compliance Division
Department of Agriculture
2219 Carey Avenue
Cheyenne, Wyoming 82002
(307) 777-6591

Puerto Rico

Maria A. Maldonado
Assistant Secretary
Bureau of Enforcement
Department of Consumer Affairs
P.O. Box 41059, Minillas Station
Santurce, Puerto Rico 00940
(809) 726-7585

Virgin Islands

Helen I. Joseph, Director
Consumer Services Administration
Golden Rock Shopping Center
Christiansted
St. Croix, Virgin Islands 00820
(809) 773-2226

Selected Federal Agencies

The following is a list of Federal agencies that handle major areas of consumer complaints and information. In some cases, you are encouraged to contact the nearest office of the agency before the headquarters office. When that occurs, the listing will give you information on how to do so. If you are unsure about which Federal agency to contact, refer to the Index under the topic heading most closely describing your area of concern. The Index will give you the agency to contact as well as other sources of assistance listed in this book.

ACTION

Office of Communications

ACTION
806 Connecticut Avenue, N.W., Room 300
Washington, D.C. 20525
(202) 634-9282

Administrative Conference of the United States

Public Information Officer
Administrative Conference of the United States
2120 L Street, N.W., Room 500
Washington, D.C. 20037
(202) 254-7065

AMTRAK

Customer Relations

AMTRAK
P.O. Box 2709
Washington, D.C. 20013
(202) 363-2121

Civil Aeronautics Board

Office of Congressional, Community and Consumer Affairs

Civil Aeronautics Board
Washington, D.C. 20428
(202) 673-6047

Commission on Civil Rights

Assistant Staff Director
Commission on Civil Rights
1121 Vermont Avenue, N.W.
Room 500
Washington, D.C. 20425
(202) 254-6345

Commodity Futures Trading Commission

Office of Governmental Affairs
Commodity Futures Trading Commission
2033 K Street, N.W.
Washington, D.C. 20581
(202) 254-6090

Consumer Product Safety Commission

Look in your telephone directory under "U.S. Government, Consumer Product Safety Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, contact or call:

Office of the Secretary
Consumer Product Safety Commission
Washington, D.C. 20207
(202) 492-6800 (District of Columbia)
800-638-2772 (toll free elsewhere)

Department of Agriculture Agricultural Marketing Service

Department of Agriculture
Washington, D.C. 20250
(202) 447-7589

Animal Care Staff
Veterinary Services, APHIS
Department of Agriculture
Federal Building, Room 764
6505 Belcrest Road
Hyattsville, Maryland 20782
(301) 436-7833

Cooperative Extension Service

Consult county or city government listing in your local telephone directory for the number of the County Cooperative Extension Service office.

Farmers Home Administration

Department of Agriculture
Washington, D.C. 20250
(202) 447-4323

Federal Crop Insurance Corporation

Department of Agriculture
South Building
Washington, D.C. 20250
(202) 447-3287

Food and Nutrition Service

Department of Agriculture
Room 512
3101 Park Office Center Drive
Alexandria, Virginia 22302
(703) 756-3276

Meat and Poultry Hotline
Food Safety and Inspection Service
Department of Agriculture
Washington, D.C. 20250
(202) 472-4485

Office of the Consumer Advisor

Department of Agriculture
Administration Building
Washington, D.C. 20250
(202) 382-9681

Department of Commerce Commissioner of Patents and Trademarks

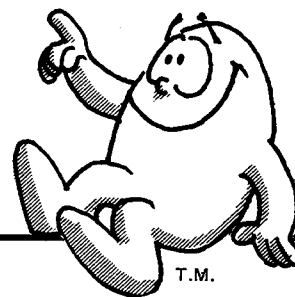
Department of Commerce
Washington, D.C. 20231
(703) 557-3428

Office of Consumer Affairs

Room 5725
Department of Commerce
Washington, D.C. 20230
(202) 377-5001

Office of the Solicitor Patent and Trademark Office

Department of Commerce
Washington, D.C. 20231
(703) 557-3525



Consumers, Remember:

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5. The last resort is a small claims court or private lawyer.

Office of Utilization Research
National Marine Fisheries Service
 Department of Commerce
 Washington, D.C. 20235
 (202) 634-7458

Office of Weights and Measures
National Bureau of Standards
 Department of Commerce
 Washington, D.C. 20234
 (301) 921-2401

Department of Education
Clearing House on the Handicapped
 Department of Education
 330 C Street, S.W.
 Mail Stop 2319
 Washington, D.C. 20202
 (202) 245-0080

Federal Student Financial Aid Program
 Department of Education
 Department CY184
 Pueblo, Colorado 81009
800-492-6602 (toll free—Maryland)
800-638-6700 (toll free elsewhere)

Office of Public Participation and Special Concerns
 Department of Education
 400 Maryland Avenue, S.W.
 Reporters Building, Room 505
 Washington, D.C. 20202
 (202) 447-9043

Department of Energy
Conservation and Renewable Energy Inquiry and Referral Service
 (phone only)
800-462-4983 (toll free—Pennsylvania)
800-523-2929 (toll free—continental U.S.)
800-233-3071 (toll free—Alaska and Hawaii)

Consumer Inquiries, Weatherization Assistance
Office of Conservation and Renewable Energy
 Department of Energy
 Washington, D.C. 20585
 (202) 252-2207

Office of Consumer Affairs
 Department of Energy
 Washington, D.C. 20585
 (202) 252-5373

Manager
Technical Information Center
 P.O. Box 62
 Oak Ridge, Tennessee 37830
 (written complaints and inquiries only)

Department of Health and Human Services
AIDS Hotline
 (202) 646-8182 (District of Columbia)
800-342-AIDS (toll free elsewhere)

Public Inquiries
Administration on Aging
 Department of Health and Human Services
 Washington, D.C. 20201
 (202) 245-2158

Cancer Hotline
 (202) 636-5700 (District of Columbia)
 (808) 524-1234 (Hawaii)
 (212) 794-7982 (New York City)
800-638-6070 (toll free—Alaska)
800-4-CANCER (toll free elsewhere)

Centers for Disease Control
 Atlanta, Georgia 30333

Division of Long-Term Care
Health Care Financing Administration
 Department of Health and Human Services
 1849 Gwyn Oak Avenue
 Dogwood East Building
 Baltimore, Maryland 21207
 (301) 594-3642

Food and Drug Administration
 Look in your telephone directory under "U.S. Government, Health and Human Services Department, Food and Drug Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Consumer Affairs and Small Business Staff
 (HFO-22)
 Food and Drug Administration
 Department of Health and Human Services
 5600 Fishers Lane, Room 13-55
 Rockville, Maryland 20857
 (301) 443-4166

Handicapped Infants Hotline
 (202) 863-0100 (District of Columbia)
800-368-1019 (toll free elsewhere)

Health Care Financing Administration
 Department of Health and Human Services
 6325 Security Boulevard
 Baltimore, Maryland 21207
 (301) 594-9086
 (301) 594-9016 TTY for the deaf

Health Maintenance Organizations
 Division of Private Sector Initiatives
 Room 17A55, Parklawn Building
 5600 Fishers Lane
 Rockville, Maryland 20857
 (301) 443-2778

Healthy Mothers, Healthy Babies Coalition
U.S. Public Health Service
 Room 722-H, Hubert Humphrey Building
 200 Independence Avenue, S.W.
 Washington, D.C. 20201
 (202) 245-6867

Inspector General's Hotline
 (202) 472-4222 (District of Columbia)
800 368-5779 (toll free elsewhere)

National Center on Child Abuse and Neglect
 P.O. Box 1182
 Washington, D.C. 20013
 (202) 245-2640

National Health Information Clearinghouse
 Suite 600
 1555 Wilson Boulevard
 Rosslyn, Virginia 22209
 (703) 522-2590 (District of Columbia)
800-336-4797 (toll free elsewhere)

Office of Child Support Enforcement
 Department of Health and Human Services
 6110 Executive Boulevard
 Rockville, Maryland 20852
 (301) 443-4442

Office of Program Operations
Office for Civil Rights
 Department of Health and Human Services
 Washington, D.C. 20201
 (202) 245-6118

President's Council on Physical Fitness and Sports
 Room 3030, Donohoe Building
 400 6th Street, S.W.
 Washington, D.C. 20201
 (202) 272-3430

Runaway Hotline
800-621-4000 (toll free)

Second Surgical Opinion Program
 Department of Health and Human Services
 Hubert Humphrey Building, Room 313H
 Washington, D.C. 20201
800-492-6603 (toll free—Maryland)
800-638-6833 (toll free elsewhere)

Social Security Administration
 Look in your telephone directory under "U.S. Government, Health and Human Services Department, Social Security Administration."

Department of Housing and Urban Development

Mobile Home Standards Division
 Department of Housing and Urban Development
 451 7th Street, S.W., Room 3234
 Washington, D.C. 20410
 (202) 755-6590

Office of Fair Housing and Equal Opportunity
 Department of Housing and Urban Development
 451 7th Street, S.W., Room 5100
 Washington, D.C. 20410
 (202) 755-7252 (District of Columbia)
800-424-8590 (toll free elsewhere)

Office of Interstate Land Sales
 Department of Housing and Urban Development
 451 7th Street, S.W., Room 4108
 Washington, D.C. 20410
 (202) 755-8182

Office of Real Estate Practices

Department of Housing and Urban Development
451 7th Street S.W., Room 9266
Washington, D.C. 20410
(202) 426-0070

Office of Single Family Housing

Federal Housing Administration
Department of Housing and Urban Development
451 7th Street, S.W., Room 9278
Washington, D.C. 20410
(202) 755-3046

Office of Title I Insurance Loans

Department of Housing and Urban Development
451 7th Street, S.W., Room 9160
Washington, D.C. 20410
(202) 755-6680

Office of Urban Rehabilitation

Department of Housing and Urban Development
451 7th Street, S.W., Room 7168
Washington, D.C. 20410
(202) 755-5685

Department of the Interior

Bureau of Indian Affairs

Department of the Interior
Washington, D.C. 20240
(202) 343-7445

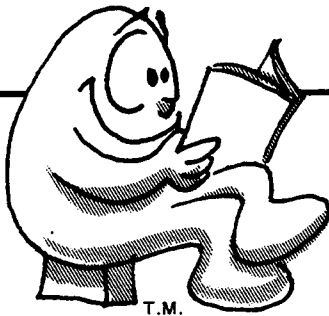
National Park Service

Department of the Interior
Washington, D.C. 20240
(202) 343-4621

Division of Law Enforcement

United States Fish and Wildlife Service

Department of the Interior
P.O. Box 28006
Washington, D.C. 20005
(202) 343-9242



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Department of Justice

Antitrust Division

Look in your telephone directory under "U.S. Government, Department of Justice, Antitrust Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Consumer Litigation
Civil Division
Department of Justice
Washington, D.C. 20530
(202) 724-6786

Civil Rights Division

Look in your telephone directory under "U.S. Government, Department of Justice, Civil Rights Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Civil Rights Division
Department of Justice
Main Justice Building
Washington, D.C. 20530
(202) 633-3847

Drug Enforcement Administration

Look in your telephone directory under "U.S. Government, Department of Justice, Drug Enforcement Division." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Drug Enforcement Administration
Department of Justice
400 6th Street, S.W.
Room 2558
Washington, D.C. 20024
(202) 633-1000

Immigration and Naturalization Service

Look in your telephone directory under "U.S. Government, Department of Justice, Immigration and Naturalization Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Immigration and Naturalization Service
Department of Justice
25 E Street, N.W.
Washington, D.C. 20538
(202) 724-7796

Department of Labor

General Inquiries

Coordinator of Consumer Affairs

Department of Labor
Room S-1032
Washington, D.C. 20210
(202) 523-6060

Employment and Training Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Employment and Training Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Director, Office of Public Affairs
Employment and Training Administration
Department of Labor
601 D Street, N.W., Room 10418
Washington, D.C. 20530
(202) 376-6270

Employment Standards Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Employment Standards Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Information and Consumer Services
Employment Standards Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8743

Labor Management Services Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Labor Management Services Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Information
Labor Management Services Administration
Department of Labor
Washington, D.C. 20210
(202) 523-7408

Office of Information and Public Affairs

Mine Safety and Health Administration

Department of Labor
Ballston Towers #3
Arlington, Virginia 22203
(703) 235-1452

Occupational Safety and Health Administration

Look in your telephone directory under "U.S. Government, Department of Labor, Occupational Safety and Health Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Information
Occupational Safety and Health Administration
Department of Labor
Washington, D.C. 20210
(202) 523-8151

Veterans' Employment and Training

Office of the Assistant Secretary for Veterans' Employment and Training

Department of Labor
Room S-1315
Washington, D.C. 20210
(202) 523-9116

**Department of State
Overseas Citizens Services**

Department of State
Room 4811
Washington, D.C. 20520
(202) 632-3444 (for non-emergencies)
(202) 632-5225 (for emergencies)

Passport Services

Department of State
Washington, D.C. 20520
(202) 532-4328

Visa Services

Department of State
Washington, D.C. 20520
(202) 632-1972

**Department of Transportation
Auto Safety Hotline**

Department of Transportation
Washington, D.C. 20590
(202) 426-0123 (District of Columbia)
800-424-9393 (toll free elsewhere)

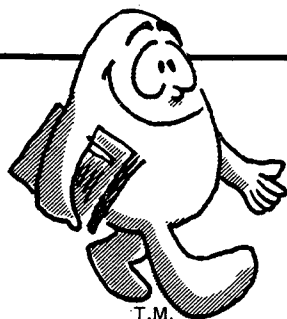
Consumer Affairs Officer

Department of Transportation
Washington, D.C. 20590
(202) 426-4518

Community and Consumer Liaison Division
(APA-400)

Federal Aviation Administration

Department of Transportation
Washington, D.C. 20591
(202) 426-1960



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

**National Ride Sharing Information Center
Federal Highway Administration**

Department of Transportation
Washington, D.C. 20590
(202) 426-0210

Office of Public Affairs and Consumer
Participation (NOA-42)

**National Highway Traffic Safety
Administration**

Department of Transportation
Washington, D.C. 20590
(202) 426-0670

National Response Center

(oil and chemical spills)
Department of Transportation
Washington, D.C. 20590
(202) 426-2675 (District of Columbia)
800-424-8802 (toll free elsewhere)

United States Coast Guard

Look in your telephone directory under "U.S. Government, Coast Guard." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you write or call:

Office of Boating, Public and Consumer Affairs
(G-B)

United States Coast Guard
Department of Transportation
Washington, D.C. 20593
(202) 472-2384

Office of Public Affairs (UPA-1)

**Urban Mass Transportation
Administration**

Department of Transportation
Washington, D.C. 20590
(202) 426-4043

Department of the Treasury

**Bureau of Alcohol, Tobacco and
Firearms**

Look in your telephone directory under "U.S. Government, Department of the Treasury, Bureau of Alcohol, Tobacco and Firearms." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Bureau of Alcohol, Tobacco and Firearms
Department of the Treasury
Room 4216
1200 Pennsylvania Avenue, N.W.
Washington, D.C. 20226
(202) 566-9100

Bureau of the Mint

Consumer Affairs
Bureau of the Mint
Department of the Treasury
Room 1021
501 13th Street, N.W.
Washington, D.C. 20220
(202) 376-0461

Comptroller of the Currency

Look in your telephone directory under "U.S. Government, Department of the Treasury, Comptroller of the Currency." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Director, Consumer Examinations
Comptroller of the Currency
Department of the Treasury
490 L'Enfant Plaza, S.W.
Washington, D.C. 20219
(202) 447-1600

Internal Revenue Service

Look in your telephone directory under "U.S. Government, Department of the Treasury, Internal Revenue Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91).

United States Customs Service

Look in your telephone directory under "U.S. Government, Department of the Treasury, U.S. Customs Service." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Inspection and Control
United States Customs Service
Department of the Treasury
1301 Constitution Avenue, N.W.
Washington, D.C. 20229
(202) 566-8157

Environmental Protection Agency

**Office of Emergency and Remedial
Response**

Environmental Protection Agency
Washington, D.C. 20460
(202) 382-7917

Emission Control Standards

**Office of Mobile Source Air Pollution
Control**

Environmental Protection Agency
Washington, D.C. 20460
(202) 382-7645

Office of Public Affairs

Environmental Protection Agency
Washington, D.C. 20460
(202) 382-4355

Public Inquiries Center

Environmental Protection Agency
Washington, D.C. 20460
(202) 382-7550

**Toxic Substances Control Act (TSCA)
Assistance Office** (phone only)

(202) 554-1404 (District of Columbia)
800-424-9065 (toll free elsewhere)

**Equal Employment Opportunity
Commission**

Look in your telephone directory under "U.S. Government Equal Employment Opportunity Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, contact or call:

Office of Program Operations
Equal Employment Opportunity Commission
Washington, D.C. 20506
(202) 634-6831

Federal Communications Commission

Consumer Assistance and Small Business Office

Federal Communications Commission
1919 M Street, N.W., Room 252
Washington, D.C. 20554
(202) 632-7000

For complaints about radio, TV or telephone interference:

Look in your telephone directory under "U.S. Government, Federal Communications Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call the office listed above.

Federal Deposit Insurance Corporation

Look in your telephone directory under "U.S. Government, Federal Deposit Insurance Corporation." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Consumer Programs
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429
(202) 389-4353 (District of Columbia)
800-424-5488 (toll free elsewhere)

Federal Emergency Management Agency

Federal Insurance Administration
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 287-0750 (District of Columbia)
800-638-6620 (toll free elsewhere)

Office of Disaster Assistance Programs

Look in your telephone directory under U.S. Government, Federal Emergency Management Agency. If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Disaster Assistance Programs
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 287-0550

Emergency Preparedness, self-protection

Look in your telephone directory under U.S. Government, Federal Emergency Management Agency. If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Office of Public Affairs
Federal Emergency Management Agency
Washington, D.C. 20472
(202) 287-0300

U.S. Fire Administration
Federal Emergency Management Agency
National Emergency Training Center
16825 S. Seton Avenue
Emmitsburg, Maryland 21727
(301) 652-6080 or 6180

Federal Energy Regulatory Commission

Division of Intergovernmental Affairs
Federal Energy Regulatory Commission
825 North Capitol Street, N.E., Room 9200
Washington, D.C. 20426
(202) 357-8392

Federal Home Loan Bank Board

Look in your telephone directory under "U.S. Government, Federal Home Loan Bank Board, Office of Examination and Supervision." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Department of Consumer and Civil Rights
Office of Community Investment
Federal Home Loan Bank Board
1700 G Street, N.W., Fifth Floor
Washington, D.C. 20552
(202) 377-6211

Federal Maritime Commission

Office of Informal Inquiries and Complaints

Federal Maritime Commission
1100 L Street, N.W.
Washington, D.C. 20573
(202) 523-5807

Federal Reserve System, Board of Governors of the

Look in your telephone directory under "U.S. Government, Federal Reserve System, Board of Governors of the." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Federal Trade Commission

Look in your telephone directory under "U.S. Government, Federal Trade Commission." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

Correspondence Office
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 701
Washington, D.C. 20580
(202) 523-3567

Correspondence Office
Federal Trade Commission
6th and Pennsylvania Avenue, N.W.
Room 701
Washington, D.C. 20580
(202) 523-3567

General Services Administration

Look in your telephone directory under "U.S. Government, General Services Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91).

Government Printing Office

Government Publications
Superintendent of Documents
Publications Service Section
Government Printing Office
Washington, D.C. 20401
(202) 275-3050

Subscriptions

Superintendent of Documents
Subscription Research Section
Government Printing Office
Washington, D.C. 20402
(202) 275-3054

International Trade Commission

International Trade Commission
701 E Street, N.W., Room 156
Washington, D.C. 20436
(202) 523-0161

Interstate Commerce Commission

Office of Compliance and Consumer Assistance

Interstate Commerce Commission
Washington, D.C. 20423
(202) 275-7148

National Consumer Cooperative Bank

Information Officer
National Consumer Cooperative Bank
1630 Connecticut Avenue, N.W.
Washington, D.C. 20009
(202) 745-4757 (District of Columbia)
800-424-2481 (toll free elsewhere)

National Credit Union Administration

Look in your telephone directory under "U.S. Government, National Credit Union Administration." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, write or call:

National Credit Union Administration
1776 G Street, N.W.
Washington, D.C. 20456
(202) 357-1000

National Labor Relations Board

Office of the Executive Secretary

National Labor Relations Board
Room 701
1717 Pennsylvania Avenue, N.W.
Washington, D.C. 20570
(202) 254-9430

National Transportation Safety Board

National Transportation Safety Board
800 Independence Avenue, S.W.
Room 808
Washington, D.C. 20594
(202) 382-6606

Nuclear Regulatory Commission

Office of Public Affairs

Nuclear Regulatory Commission
Washington, D.C. 20555
(301) 492-7715

Office of the Federal Register

National Archives and Record Service
Office of the Federal Register
Washington, D.C. 20408
(202) 523-5240

Pension Benefit Guaranty Corporation

Suite 700
2020 K Street, N.W.
Washington, D.C. 20006
(202) 254-4817

Postal Rate Commission

Office of the Consumer Advocate

Postal Rate Commission
Washington, D.C. 20268
(202) 254-3840

**President's Committee on
Employment of the Handicapped**

Public Relations Office

President's Committee on Employment of the
Handicapped
1111 20th Street, N.W.
Washington, D.C. 20036
(202) 653-5044

Railroad Retirement Board

425 13th Street, N.W., Room 622
Washington, D.C. 20004
(202) 724-0894 (between 9:00 a.m. and
3:30 p.m. Eastern time)

**Securities and Exchange
Commission**

**Office of Consumer Affairs and
Information Services**

Securities and Exchange Commission
450 5th Street, N.W.
Washington, D.C. 20549
(202) 272-7440

Small Business Administration

Office of Consumer Affairs

Small Business Administration
1441 L Street, N.W., Room 503-D
Washington, D.C. 20416
(202) 653-6076

Tennessee Valley Authority

Citizen Action Office

Tennessee Valley Authority
West Summit Hill Drive
Knoxville, Tennessee 37902
(615) 632-4402
800-362-9250 (toll free—Tennessee)
800-251-9242 (toll free—Alabama, Arkansas,
Georgia, Kentucky, Mississippi, North
Carolina, Virginia)

United States Postal Service

Chief Postal Inspector

United States Postal Service
Washington, D.C. 20260
(202) 245-5445

For the consumer's convenience, all Postal Offices and mail carriers have postage-free Consumer Service Cards available for reporting mail problems and submitting comments and suggestions. If the problem cannot be resolved using the Consumer Service Card or through direct contact with the local Post Office, then contact:

Consumer Advocate
United States Postal Service
Washington, D.C. 20260
(202) 245-4514

Veterans Administration

Look in your telephone directory under "U.S. Government, Veterans Administration (VA) for the nearest VA Regional Office or VA Medical Center." If it does not appear, contact the Federal Information Center (FIC) nearest you (see page 91). If the FIC is unable to help you, contact:

Consumer Affairs Staff

Veterans Administration
Washington, D.C. 20420
(202) 389-2843

Department of Memorial Affairs

Cemetery Service
Veterans Administration
Washington, D.C. 20420
(202) 275-1459

Department of Memorial Affairs

Monuments Service
Veterans Administration
Washington, D.C. 20420
(202) 275-1493

For information about VA medical care, contact any VA facility (consult your telephone directory for care facility serving your area) or contact:

The Inquiries Unit (101B3)

Veterans Administration
Washington, D.C. 20420
(202) 389-3314

Veterans Assistance Service

Veterans Administration
Washington, D.C. 20420
(202) 389-2567

Federal Information Centers

If you have questions about any service or agency in the Federal Government you may want to call the Federal Information Center (FIC) nearest you for a free call or minimum long-distance charge. FICs are prepared to help consumers find needed information or locate the right agency for help with problems.

Alabama

Birmingham (205) 322-8591
Mobile (205) 438-1421

Alaska

Anchorage (907) 271-3650

Arizona

Phoenix (602) 261-3313

Arkansas

Little Rock (501) 378-6177

California

Los Angeles (213) 688-3800
Sacramento (916) 440-3344
San Diego (619) 293-6030
San Francisco (415) 556-6600
Santa Ana (714) 836-2386

Colorado

Colorado Springs (303) 471-9491
Denver (303) 234-7181
Pueblo (303) 544-9523

Connecticut

Hartford (203) 527-2617
New Haven (203) 624-4720

Florida

Ft. Lauderdale (305) 522-8531
Jacksonville (904) 354-4756
Miami (305) 350-4155
Orlando (305) 422-1800
St. Petersburg (813) 893-3495
Tampa (813) 229-7911
West Palm Beach (305) 833-7566

Hawaii

Honolulu (808) 546-8620

Illinois

Chicago (312) 353-4242

Indiana

Gary (219) 883-4110
Indianapolis (317) 269-7373

Iowa

From any Iowa location
800-532-1556 (toll free)

Kansas

From any Kansas location
800-432-2934 (toll free)

Kentucky

Louisville (502) 582-6261

Louisiana

New Orleans (504) 589-6696

Maryland

Baltimore (301) 962-4980

Massachusetts

Boston (617) 223-7121

Michigan

Detroit (313) 226-7016
Grand Rapids (616) 451-2628

Minnesota

Minneapolis (612) 349-5333

Missouri

St. Louis (314) 425-4106
From other Missouri locations
800-392-7711 (toll free)

Nebraska

Omaha (402) 221-3353
From other Nebraska locations
800-642-8383 (toll free)

New Jersey

Newark (201) 645-3600
Trenton (609) 396-4400

New Mexico

Albuquerque (505) 766-3091

New York

Albany (518) 463-4421
Buffalo (716) 846-4010
New York (212) 264-4464
Rochester (716) 546-5075
Syracuse (315) 476-8545

North Carolina

Charlotte (704) 376-3600

Ohio

Akron (216) 375-5638
Cincinnati (513) 684-2801
Cleveland (216) 522-4040
Columbus (614) 221-1014
Dayton (513) 223-7377
Toledo (419) 241-3223

Oklahoma

Oklahoma City (405) 231-4868
Tulsa (918) 584-4193

Oregon

Portland (503) 221-2222

Pennsylvania

Philadelphia (215) 597-7042
Pittsburgh (412) 644-3456

Rhode Island

Providence (401) 331-5565

Tennessee

Chattanooga (615) 265-8231
Memphis (901) 521-3285
Nashville (615) 242-5056

Texas

Austin (512) 472-5494
Dallas (214) 767-8585
Fort Worth (817) 334-3624
Houston (713) 229-2552
San Antonio (512) 224-4471

Utah

Salt Lake City (801) 524-5353

Virginia

Norfolk (804) 441-3101
Richmond (804) 643-4928
Roanoke (703) 982-8591

Washington

Seattle (206) 442-0570
Tacoma (206) 383-5230

Wisconsin

Milwaukee (414) 271-2273

Services for Handicapped Persons

Operator Services

Hearing and speech impaired people who use a Telecommunications Device for the Deaf (known as TDD or TTY) can get help with calls made from a TDD to a TDD by using the following service:

TDD/TTY Operator Services **800-855-1155** (toll free)

The TDD operator can help you if you have Telecommunications Devices for the Deaf to make:

- Credit card calls (if you have a telephone credit card)
- Collect calls (calls paid for by the person you are calling)
- Third number telephone calls (calls billed to a number other than the one you are calling to or from)
- Person-to-person calls (calls to a specific person)
- Calls from a hotel or motel
- Calls from a coin phone (only credit card, collect or bill to third number calls)

The TDD operator can also help you:

- Get the number if you have a problem with a call
- Get assistance for problems with calls
- Get telephone numbers that you cannot find in the telephone book
- Report problems with your telephone

The TDD operator cannot interpret voice to TDD or TDD to voice.

Remember, most calls made with the help of an operator are more expensive. So dial calls yourself when you can to save money.

Federal TDD Numbers

Many Federal departments and agencies have telephone numbers for your use if you have a Telecommunications Device for the Deaf (TDD).

Executive Office of the President

The White House
1600 Pennsylvania Avenue, N.W.
Washington, D.C. 20500
(202) 456-6213

Department of Agriculture

Central Employment and Selective
Placement Office
14th Street and Independence
Avenue, S.W.
Room 1078 South
Washington, D.C. 20250
(202) 447-2436

Equal Employment Opportunity Office
14th Street and Independence
Avenue, S.W.
Auditors Building, Room 2405
Washington, D.C. 20250
(202) 447-7327

Department of Commerce

14th Street and Constitution
Avenue, N.W.
Room 1894
Washington, D.C. 20230
(202) 377-5588

Consumer Product Safety Commission

1111 18th Street, N.W.
Washington, D.C. 20207
800-492-8104 (toll free—Maryland)
800-638-8270 (toll free elsewhere)

Department of Education

Architectural and Transportation
Barriers Compliance Board
Room 1010, MES Building
330 C Street, S.W.
Washington, D.C. 20201
(202) 245-1801

Captioning and Adaptations
Branch (OSE)
400 6th Street, S.W.
Room 4046, Donohoe Building
Washington, D.C. 20202-4714
(202) 472-1256
(202) 472-1356

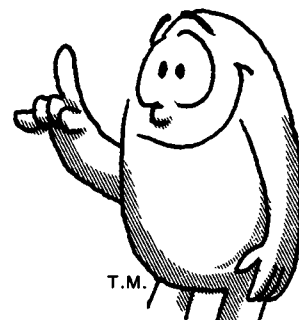
National Institute of Handicapped Research

330 C Street, S.W.
Room 3431, MES Building
Washington, D.C. 20201
(202) 472-4217

Office for Civil Rights
Office of Program Review and Assistance
Division of External Technical Assistance
330 C Street, S.W.
Room 5613, MES Building
Washington, D.C. 20202
(202) 245-1686

Office of Public Affairs
330 C Street, S.W.
Room 5120, MES Building
Washington, D.C. 20202
(202) 245-8717

Office of Deafness and Communicative
Disorders (RSA)
330 C Street, S.W.
Room 3414, MES Building
Washington, D.C. 20202
(202) 245-0591, 0574, 0584



Consumers, Remember:

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

Handicapped Concerns Staff
330 C Street, S.W.
Room 3124, MES Building
Washington, D.C. 20202
(202) 472-3731

Department of Education

Regional Offices

Region I—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Office for Civil Rights
140 Federal Street
Boston, Massachusetts 02110
(617) 233-1111

Rehabilitation Services Administration
John F. Kennedy Federal Building
Room E-400
Boston, Massachusetts 02203
(617) 223-6820

Region II—New York, New Jersey, Puerto Rico, Virgin Islands

Office for Civil Rights
26 Federal Plaza
New York, New York 10278
(212) 264-9464

Rehabilitation Services Administration
26 Federal Plaza
New York, New York 10278
(212) 264-4714

Region III—Delaware, Maryland, Pennsylvania, Virginia, West Virginia, District of Columbia

Technical Assistance Office
Gateway Building
3535 Market Street
Philadelphia, Pennsylvania 19101
(215) 596-6794

Rehabilitation Services Administration
Gateway Building
3535 Market Street, Room 3350
Philadelphia, Pennsylvania 19101
(215) 596-0319

Region IV—Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee

Office for Civil Rights
101 Marietta Street
Atlanta, Georgia 30323
(404) 221-2010

Rehabilitation Services Administration
101 Marietta Street
Atlanta, Georgia 30323
(404) 221-2010

Region V—Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin

Rehabilitation Services Administration
160 North LaSalle
Room 1020
Chicago, Illinois 60601
(312) 793-3040

Region VI—Arkansas, Louisiana, New Mexico, Oklahoma, Texas

Office for Civil Rights
1200 Main Tower
Dallas, Texas 75202
(214) 767-6599

Rehabilitation Services Administration
1200 Main Tower
Dallas, Texas 75202
(214) 767-2961

Region VII—Iowa, Kansas, Missouri, Nebraska

Office for Civil Rights
324 East 11th Street
24th Floor
Kansas City, Missouri 64106
(816) 374-5025

Region VIII—Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming

Office for Civil Rights
1961 Stout Street
Denver, Colorado 80294
(303) 837-3417

Rehabilitation Services Administration
1961 Stout Street
Denver, Colorado 80294
(303) 837-2137

Region IX—Arizona, California, Hawaii, Nevada, Guam, Trust Territory of Pacific Islands, American Samoa

Office for Civil Rights
1275 Market Street
San Francisco, California 94103
(415) 556-1933

Region X—Alaska, Idaho, Oregon, Washington

Office for Civil Rights
2901 Third Avenue
Mail Stop 106
Seattle, Washington 98121
(206) 442-4542

Rehabilitation Services Administration
2901 3rd Avenue
Mail Stop 106
Seattle, Washington 98121
(206) 442-4442

Federal Communications Commission

1919 M Street, N.W.
Washington, D.C. 20554
(202) 632-6999

Department of Health and Human Services

Handicapped Employment Program
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 245-6568

Office of Civil Rights
200 Independence Avenue, S.W.
Washington, D.C. 20201
(202) 426-7307

Food and Drug Administration
200 C Street, S.W.
Room 1825
Washington D.C. 20204
(202) 245-1441

Public Health Service
5600 Fishers Lane
Room 5B07
Parklawn Building
Rockville, Maryland 20857
(301) 443-4229

Food and Drug Administration
5600 Fishers Lane
Room 12B03
Parklawn Building
Rockville, Maryland 20857
(301) 443-1818

Social Security Administration
6401 Security Boulevard
Baltimore, Maryland 21235
800-325-0788 (toll free)

Department of Housing and Urban Development

451 Seventh Street, S.W.
Washington, D.C. 20410
(202) 755-5857

Department of Justice

Equal Employment Opportunity Office
10th Street and Constitution Avenue, N.W.
Washington, D.C. 20530
(202) 633-3696

Library of Congress

1st Street and Independence Avenue, S.E.
Washington, D.C. 20540
(202) 287-6200

Office of Personnel Management

Federal Job Information Center
1900 E Street, N.W.
Washington, D.C. 20415
(202) 632-6063

Selective Placement Program Division
1900 E Street, N.W.
Room 7H17
Washington, D.C. 20415
(202) 632-6873

President's Committee on Employment of the Handicapped

1111 20th Street, N.W., Suite 600
Washington, D.C. 20036
(202) 653-5337

**Securities and Exchange
Commission**

Personnel
450 Fifth Street, N.W.
Room 1C45
Washington, D.C. 20549
(202) 272-2550

Department of Transportation

400 Seventh Street, S.W.
Washington, D.C. 20590
(202) 755-7687

National Highway Traffic Safety
Administration
400 Seventh Street, S.W.
Room 6125
Washington, D.C. 20590
(202) 426-4844 - 472-7040

Department of the Treasury

15th Street and Pennsylvania Avenue, N.W.
Washington, D.C. 20226
(202) 287-4097

Internal Revenue Service
1111 Constitution Avenue, N.W.
Washington, D.C. 20224
800-382-4049 (toll free—Indiana)
800-428-4732 (toll free elsewhere)

**Books for Blind and
Physically Handicapped
Persons**

The Library of Congress has a free reading program for blind and physically handicapped individuals and offers brailled and recorded books and magazines to persons who cannot hold a book or see well enough to read regular print. Special playback equipment is available on a loan basis from the Library of Congress and cassettes and recordings on discs can be ordered from about one hundred sixty cooperating libraries. Anyone who is medically certified as unable to hold a book or read ordinary print because of a visual handicap can borrow these materials postage-free and return them in the same manner.

For more information, send name and address to:

National Library Service for the
Blind and Physically Handicapped
The Library of Congress
Washington, D.C. 20542

Recording for the Blind (RFB) is a national non-profit service organization that provides free cassettes of educational textbooks to medically certified individuals. Eligibility extends to visually, physically, and perceptually handicapped individuals. One of RFB's special services is a collection of cassettes of a wide variety of consumer publications from the Federal Government.

For more information and an application contact:

Student Services—CI
Recording for the Blind, Inc.
20 Roszel Road
Princeton, New Jersey 08540
(609) 452-0606
800-221-4792 (toll free
outside New Jersey)

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This alphabetical index will help you find the right organization to contact about your complaint. First look for the specific topic—such as Automobile Insurance—that you're having a problem with. Under that topic heading, you'll find listed one or more contacts, followed by the *Handbook* page number where you'll find their address. The contact most likely to help you is listed first. If you get no satisfaction, then go on down the list to the next, and so on. Most common topic areas are listed here. Sometimes, an entry will tell you to **SEE** another entry for the list of contacts. **SEE ALSO** references direct you to other topics that may be related to your problem and may help you pinpoint the right contact. The index also lists all the sections in the *Handbook*, individual trade associations, and Federal Government agencies and their subdivisions.

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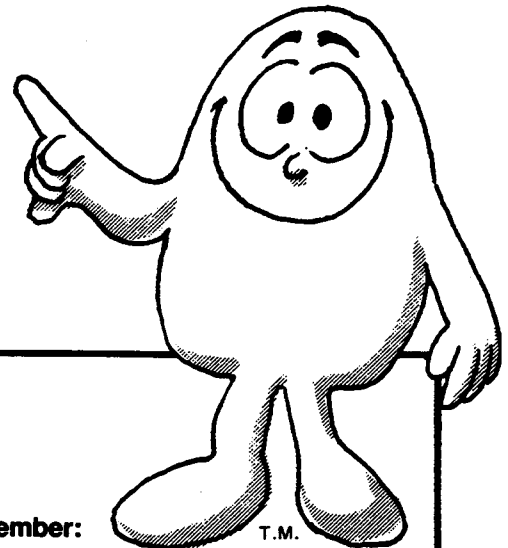
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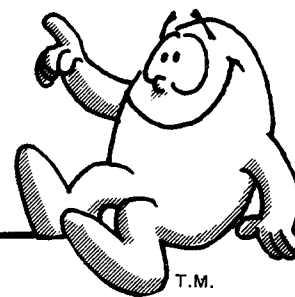
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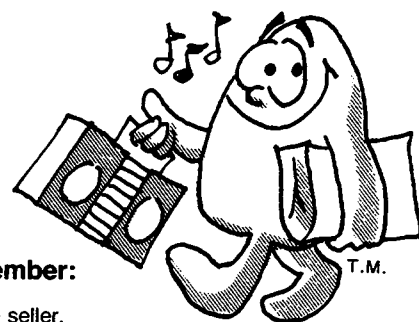
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**Consumers, Remember:**

1. First, complain to the seller.
2. If that doesn't work, contact the company.
3. After that, contact an industry dispute program; the Better Business Bureau; or a local or state government office.
4. Finally, contact a trade association or Federal agency, as listed in the Index under specific complaint topics.
5. The last resort is a small claims court or private lawyer.

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Special Recognition To . . .

Members of the Consumer Affairs Council for their assistance with this publication and their continuing role as consumer affairs representatives for Federal departments and agencies.

Consumer Affairs Council

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Mr. Hoyte Decker

Commission on Civil Rights

Ms. Betty Strafford

Commodity Futures Trading Commission

Mr. Marshall Hanbury

Consumer Product Safety Commission

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Veterans Administration

Ms. Rosa Maria Fontanez

The Federal Consumer Affairs Council was established by Presidential Executive Order 12160 in 1979. In 1981, President Ronald Reagan appointed Virginia H. Knauer, his Special Adviser for Consumer Affairs, Chairperson of the Council. The Council consists of the consumer affairs directors of some 44 Federal agencies—executive branch agencies as well as independent regulatory agencies. It meets quarterly for policy coordination briefings and discussions of administrative developments and concerns relating to Federal consumer activities. In addition, under President Reagan, the Council has begun to address the information needs of Federal consumer affairs specialists in critical consumer issue areas through formal training programs.

